

2021 年环境、社会 and 治理 (ESG) 专题报告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT 2021



报告说明

Report Statement

关于本报告:	本报告是北京银行股份有限公司（本报告中简称“北京银行”“本行”或“我们”）向社会公布的 2021 年环境、社会和治理（ESG）专题报告。本报告阐述了本行 2021 年度在环境、社会及治理方面的主要实践和成果，以回应利益相关方的期望与关注，并促进本行持续提升 ESG 可持续发展表现。
About this report:	This is the <i>Environmental, Social and Governance Report 2021</i> released to the public by Bank of Beijing Co., Ltd. (hereinafter referred to as "Bank of Beijing", "the Bank" or "we/us"). This report explains our ESG practices and achievements in 2021 to respond to the expectations and concerns of stakeholders and to help us continuously improve our ESG sustainability performance.
报告时间范围:	2021 年 1 月 1 日至 2021 年 12 月 31 日，部分内容超出上述范围。
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报告组织范围:	报告覆盖北京银行股份有限公司总行、分支机构及投资机构，另有注明除外。
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Preparation principles:	This report has been prepared in accordance with the Global Reporting Initiative (GRI)'s <i>2013 Sustainability Reporting Guidelines (G4)</i> , <i>The 2015 United Nations Sustainable Development Goals (SDGs) Compass</i> , <i>The 2019 Principles for Responsible Banking (PRB)</i> , <i>Opinions of China Banking and Insurance Regulatory Commission on Strengthening the Social Responsibility of Banking Financial Institutions (Yin Jian Ban Fa [2007] No.252)</i> , <i>Corporate Governance Standards for Banking and Insurance Institutions (Yin Jian Ban Fa [2021] No.14)</i> , <i>Self-regulatory Rules of Companies Listed on the Shanghai Stock Exchange No. 1--Standardized Operation (Shang Zheng Fa [2022] No.2)</i> , <i>Guidelines on the Corporate Social Responsibility of Banking Institutions of China</i> (issued on January 12, 2009 by the China Banking Association) as well as other advanced domestic and overseas information disclosure standards and requirements.
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Data in the report:	The data involved in this report are from our internal statistical data, audit reports and other materials. In case the data are different from what has been provided in the Annual Report, the Annual Report shall prevail. Unless otherwise specified, the currency used in this report is Renminbi ("RMB").
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报告发布形式:	刊登本行环境、社会和治理（ESG）专题报告的网站： http://www.sse.com.cn 及北京银行股份有限公司网站： http://www.bankofbeijing.com.cn
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关于我们

About Us

北京银行成立于 1996 年，目前已在北京、天津、上海、西安、深圳、杭州、长沙、南京、济南、南昌、石家庄、乌鲁木齐等十余个中心城市以及香港特别行政区、荷兰拥有 600 多家分支机构，探索出了中小银行创新发展的经典模式。

北京银行紧密围绕“服务实体经济、防控金融风险、深化金融改革”三项任务，强化党建引领，依法合规经营，加快数字化转型升级，加强全方位风险管控，扎实推动全行各项业务高质量发展。截至 2021 年末，本行资产总额达到 3.06 万亿元，较年初增长 5.48%；实现营业收入 662.75 亿元，同比增长 3.07%；实现归母净利润 222.26 亿元，同比增长 3.45%；资本充足率 14.63%，较年初提升 3.14 个百分点，各项主要经营指标企稳向好。品牌价值达 654 亿元，一级资本排名全球千家大银行 62 位，被人民银行、银保监会纳入我国系统重要性银行，业绩和品牌都实现了新的提升。

多年来，凭借优秀的经营业绩和优质的金融服务，本行赢得了社会各界的高度赞誉，先后荣获“全国文明单位”“亚洲十大最佳上市银行”“中国最佳城市商业零售银行”“最佳区域性银行”“最佳支持中小企业贡献奖”“最佳便民服务银行”“中国上市公司百强企业”“中国社会责任优秀企业”“最具持续投资价值上市公司”“中国最受尊敬企业”“最受尊敬银行”“最值得百姓信赖的银行机构”及“中国优秀企业公民”“最佳互联网金融银行奖”等称号。

Bank of Beijing, incorporated in 1996, operates over 600 business units in more than ten major cities such as Beijing, Tianjin, Shanghai, Xi'an, Shenzhen, Hangzhou, Changsha, Nanjing, Jinan, Nanchang, Shijiazhuang and Urumqi in the Chinese mainland, as well as Hong Kong Special Administrative Region and the Netherlands. The Bank has created a proven paradigm of innovative development of small and medium-sized banks.

To fulfill the three tasks of “serving the real economy, containing financial risks and deepening financial reforms”, we have strengthened party building, operated in compliance with laws and regulations, accelerated digital transformation and upgrading, enhanced risk management and control, and promoted the high-quality development of all businesses. As of the end of 2021, our total assets rose by 5.48% to RMB 3.06 trillion over the beginning of the year. The operating income recorded RMB 66.275 billion, up 3.07% year-on-year; and net profit attributable to shareholders of the parent company was RMB 22.226 billion after a 3.45% year-on-year increase. The capital adequacy ratio increased substantially by 3.14 percentage points to 14.63% over the beginning of this year. All of the main business indicators improved and stabilized. The Bank has a brand value of RMB 65.4 billion, and ranked the 62nd among the world's top 1,000 banks in terms of tier-one capital. The Bank was included in the list of China's systemically important banks by the People's Bank of China and China Banking and Insurance Regulatory Commission. Our business performance and brand visibility reached new heights.

In recognition of our excellent business performance and high-quality financial services, we have received high opinions and many honors over the years, including the “National Exemplary Unit”, “Top 10 Listed Banks in Asia”, “Best City Commercial Retail Bank in China”, “Best Regional Bank”, “Best Contribution for Supporting SMEs”, “Best Bank with Service for People's Livelihood”, “Top100 Chinese Listed Companies”, “Outstanding Chinese Companies for Social Responsibility”, “Listed Companies with the Most Sustainable Investment Value”, “Most Respectable Enterprises in China”, “Most Respectable Bank”, “Most Trustworthy Banking Institution by Citizens”, “China's Outstanding Corporate Citizens”, “Best Bank in Internet Finance”, etc.





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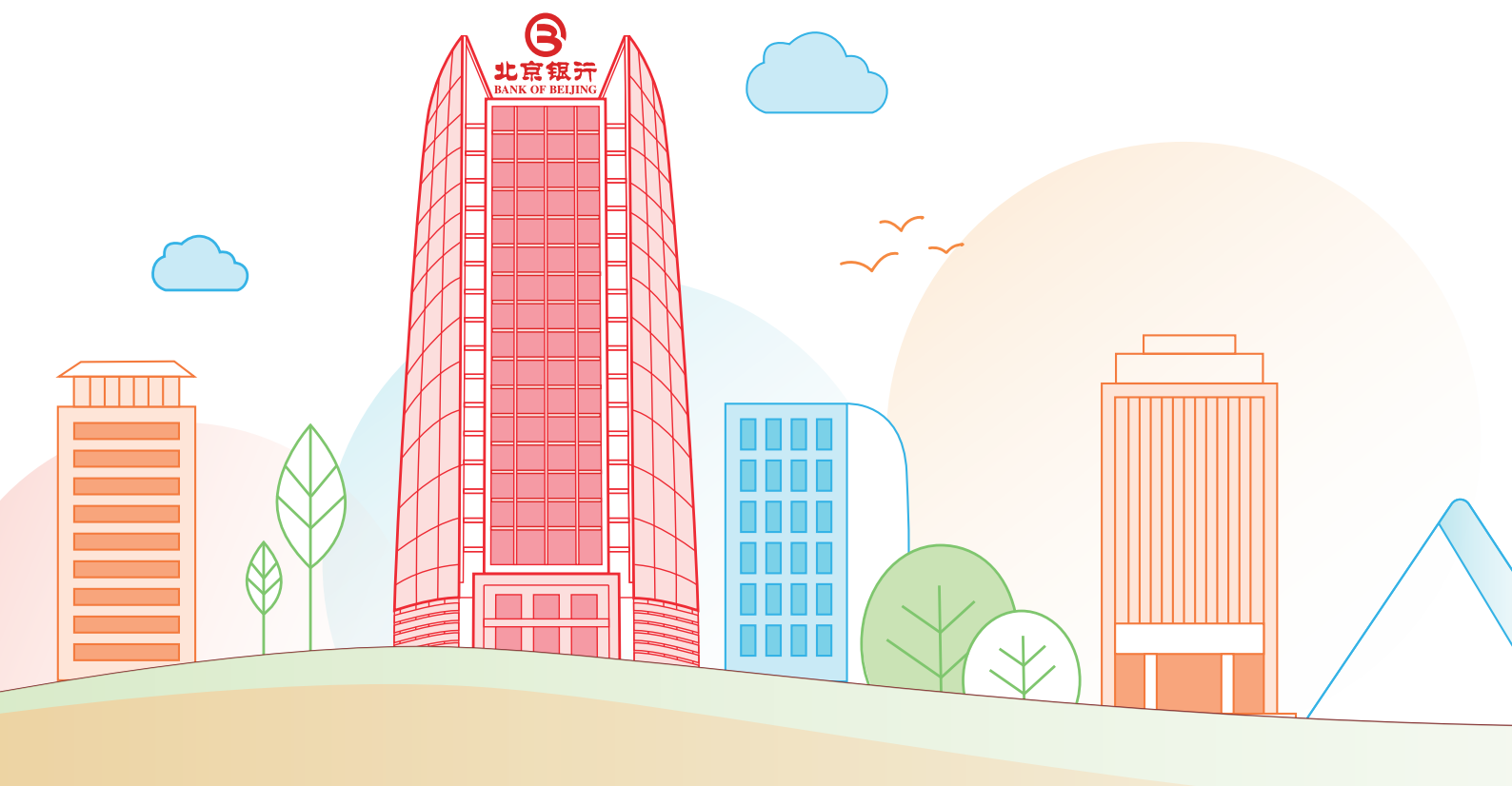
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以绿为笔 共筑美丽中国梦

DOING OUR BIT FOR THE BEAUTIFUL CHINA

2021年，本行积极践行促进环境友好与可持续发展理念，大力发展绿色金融，通过建立绿色金融发展战略、优化绿色金融服务供给、强化绿色金融服务平台建设、加强绿色金融研究与合作等方式，加大优质信贷资源向绿色低碳产业倾斜；同时积极推动自身节能减碳工作，提高能源管理水平，积极倡导简约实用和绿色低碳的办公方式，实现经济效益、社会效益、生态效益的同步提升。

2021年，本行将可持续发展行动同联合国可持续发展目标进行系统化匹配，全面梳理了本行在联合国17项可持续发展目标下的行动框架、具体实践。本章内容充分响应了联合国可持续发展目标（SDGs）中的“清洁饮水和卫生设施”“经济适用的清洁能源”“气候行动”“水下生物”以及“陆地生物”这五个可持续发展目标。

In 2021, the Bank placed great value on environmental friendliness by vigorously developing green finance and channeling funds into green industries. We established green finance development strategy, optimize green finance services, build green finance service platform and strengthen research and cooperation in green finance. Being committed to energy conservation and emission reduction, we improved energy management and advocate a simple, moderate, green and low-carbon workstyle, so as to improve economic, social and ecological efficacy.

In 2021, the Bank integrated our sustainable development actions with the United Nation's SDGs, sorted out the Bank's framework and practice of actions under 17 SDGs. This chapter responded to the five UN SDGs of "clean water and sanitation", "affordable and clean energy", "climate action", "life below water" and "life on land".



目标 6 清洁饮水和卫生设施

为所有人提供水和环境卫生并对其进行可持续管理

Goal 6 Clean water and sanitation

Ensure availability and sustainable management of water and sanitation for all



目标 7 经济适用的清洁能源

确保人人获得可负担、可靠和可持续的现代能源

Goal 7 Affordable and clean energy

Ensure access to affordable, reliable and sustainable modern energy for all



目标 13 气候行动

采取紧急行动应对气候变化及其影响

Goal 13 Climate action

Take urgent action to combat climate change and its impacts



目标 14 水下生物

保护和可持续利用海洋和海洋资源以促进可持续发展

Goal 14 Life below water

Conserve and sustainably use the oceans, seas and marine resources for sustainable development



目标 15 陆地生物

保护、恢复和促进可持续利用陆地生态系统，可持续管理森林，防治荒漠化，制止和扭转土地退化，遏制生物多样性的丧失

Goal 15 Life on land

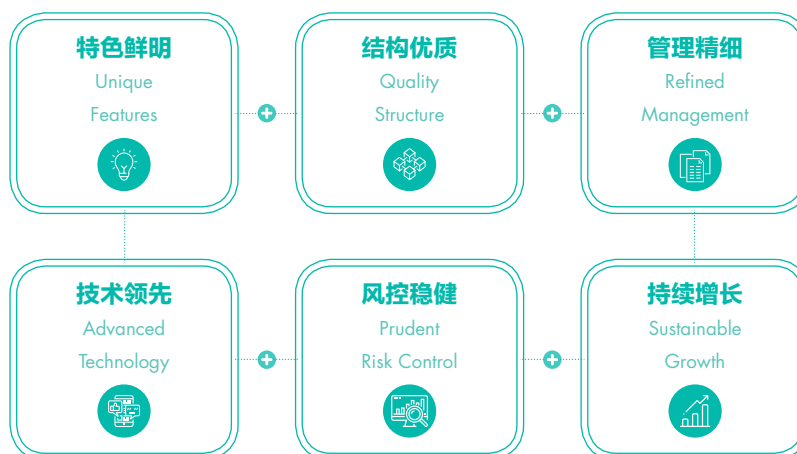
Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, halt and reverse land degradation, and halt biodiversity loss

绿色金融 战略规划

Strategic planning on green finance

2021 年，本行坚定不移贯彻创新、协调、绿色、开放、共享的新发展理念，努力构建高质量、可持续、绿色发展格局。

In 2021, we adhered to the new concept of innovative, coordinated, green, open and shared development, and strived to build a high-quality, sustainable and green development pattern.



响应国家和北京市“碳达峰、碳中和”的重大决策部署，本行在风险可控的前提下，积极推进绿色金融产品创新，全面提升绿色金融服务能力，为新产业、新业态提供个性化、多元化的金融解决方案。

In line with major municipal and national decisions and plans on “carbon peaking and carbon neutrality”, we rolled out innovative, green finance products and improved our green finance services, under the premise that risks are controllable, to give new industries and new businesses access to personalized and diversified financial solutions.

体制建设方面

Organizational structure development

总行层面 The Head Office



成立了绿色金融专职管理部室，统筹推动绿色金融业务开展。

Established a specialized sector on green finance development to coordinate and promote green finance within the Bank.



成立并组建绿色金融专职研究团队，致力于为绿色金融领域提供研究支持。

Set up a green finance task force committed to supporting green finance with research findings.

分行层面 The regional branch



先后设立通州绿色支行、门头沟绿色支行，稳步推进特色支行建设。

Opened “Tongzhou Green Branch” and “Mentougou Green Branch” as part of our effort to build a special branch model to promote green finance development in the regional branch level.

机制建设方面

Policy development

本行紧跟国家和首都绿色发展政策部署，制定绿色发展规划，积极落实“双碳”战略，全力推动绿色金融服务能力迈上新台阶。

Following the national and municipal policies on green development, we formulated green development plans and improved green finance services in the keen pursuit of the “dual carbon” goals.

案例

Case

本行杭州分行荣获绿色金融奖项

Hangzhou Regional Branch won a green finance award

2021年12月，本行杭州分行荣获“2021浙江新金融新未来”品牌榜“浙江绿色金融标杆银行”奖项。身处“两山”理论践行地，本行杭州分行持续深入贯彻绿色金融可持续理念，坚持深耕、稳步发展绿色金融业务。

In December 2021, our Hangzhou Regional Branch won the “Zhejiang Green Finance Model Bank” award on the “2021 Zhejiang New Finance · New Future” brand list. Being in a place where the theory that lucid waters and lush mountains are invaluable assets is practiced, Hangzhou Regional Branch insisted on the concept of green finance and sustainable development, and pursued deepened and steady progress of green finance business.



将绿色金融上升为全行重要发展战略

Green finance was made an important development strategy of the Bank

在本行“五五”发展规划中，明确将绿色金融业务作为全行特色金融发展的主要方向和重点任务。2021年，在新确定的《北京银行“十四五”时期发展规划和二〇三五年远景目标纲要》中，再次明确提出要大力发展绿色金融业务，并将构建绿色发展格局列为全行工作的重要指导思想。

In the Bank’s “Fifth Five-Year Plan”, green finance was defined as the main direction and key task for its characteristic financial business. Published in 2021, the “Bank of Beijing’s Development Plan for the 14th Five-Year Plan Period and Outline of Long-Range Objectives Through the Year 2035” identifies “green development” as a guiding principle of the Bank and calls for a bank-wide effort to vigorously develop green finance.



将绿色金融纳入“十四五”时期业务发展规划

Green finance was incorporated into the development plan of corporate business during the “14th Five-Year Plan” period

突出业务低碳发展导向，提升经营单位绿色贷款投放积极性，确保本行绿色贷款规模持续稳步增长。推动绿色金融产品创新，全面拓展绿色企业和项目融资渠道。

For corporate business, we embarked on a low-carbon road and enhanced the enthusiasm of business units to invest in green loans, so as to ensure steady expansion of our green finance business. We promoted the innovation of green finance products, and expanded financing channels for green enterprises and projects.



制定绿色金融专项行动计划

Worked out green finance action plans

明确未来主要工作目标、重点任务并推动落实，为践行绿色发展理念、加快全行绿色转型、更好支持国家和首都绿色发展奠定坚实基础。提出未来三年内，绿色贷款在公司贷款中规模占比超过25%，全力打造绿色金融全面领先的城市商业银行的工作目标。

Clarified our main objectives and key tasks, laying a solid foundation for practicing the green development concept, accelerating green transformation across the Bank and better supporting the green development of the capital city. It proposes that in future three years, percentage of green loans in corporate loans will exceed 25%. The Bank will target at building itself a city commercial bank taking the lead in green finance.



在全行授信业务指导意见中明确绿色金融支持政策

Introduced specific policies to support green finance in the bank-wide credit business guidelines

《2022年授信业务指导意见》将绿色金融作为优先投放领域，明确要求提升绿色金融业务占比，明确绿色金融重点投向，完善绿色产业行业信贷政策，强调加大对节能环保、低碳经济、循环经济、清洁能源等领域的支持力度；将环境风险、社会风险、安全生产要求纳入授信全流程，坚决落实“环保一票否决”要求。

The “Guiding Opinions on Credit-granting Business in 2022” prioritized green finance, specified the requirement of increasing the proportion of green finance business, clarified key areas of green finance to be invested and improved credit policies for green industries. We emphasized the need to intensify support for such areas as energy conservation and environmental protection, low-carbon economy, circular economy, and clean energy. We also took into consideration environmental risks, social risks, and safety production requirements throughout the whole process of credit granting, and resolutely implemented the “one-vote veto” system on environmental performance.

绿色金融 产品与实践

Green finance products and practices

截至 2021 年末

As of the end of 2021

本行绿色贷款余额

The Bank's balance of green loan amounted to RMB 477.4 billion

477.4 亿元

较年初增长

Up RMB 21.52 billion as compared with the beginning of the year

215.2 亿元

增幅

Up 82.1%

82.1 %

累计服务客户数超

The customer base exceeded 1,000

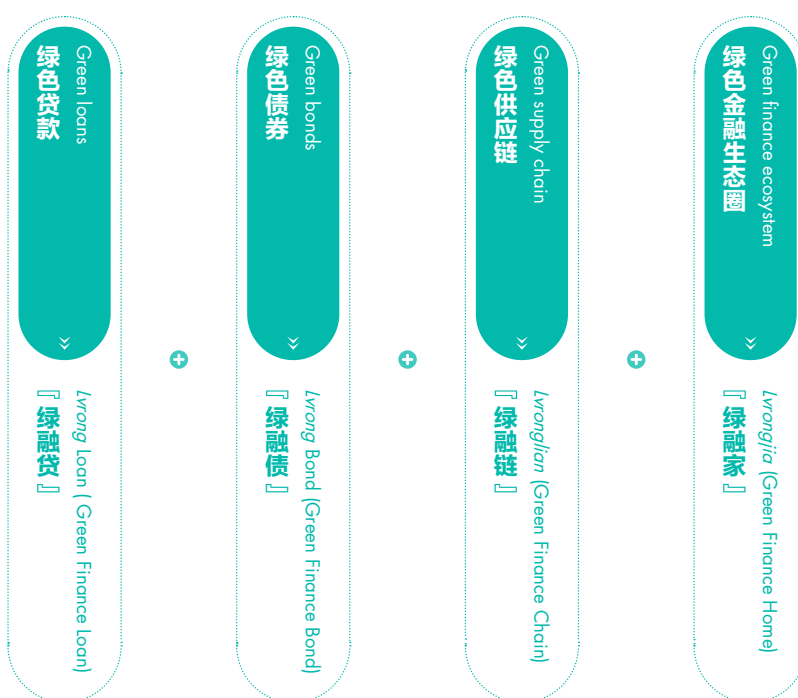
1000 户

其中清洁能源产业贷款同比增长 104.7%，增速位居主要银行前列

Loan for clean energy sector grew by 104.7% year on year, faster than most of the major banks

2021 年，本行在风险可控的前提下，积极推进绿色金融产品创新，全面提升绿色金融服务能力，为新产业、新业态提供个性化、多元化的金融解决方案。本行结合绿色产业特点、发展现状及相应融资需求，立足多元化产品综合运用与创新，于 2021 年 6 月推出“绿融+”绿色金融服务品牌，打造点、线、面相结合的立体化服务体系。

In 2021, we launched innovative, green finance products and improved our green finance services, under the premise of controllable risks, to give new industries and new businesses access to customized and diversified financial solutions. We took into account the characteristics, status quo, and financing needs of green sectors, and offered an innovative portfolio of diversified financing products. In June 2021, we unveiled the “Green Finance+” series, to offer multidimensional services.



绿色贷款 Green loan

2021 年，本行制定《北京银行 2021 年授信业务指导意见》和《北京银行 2021 年授信业务补充指导意见》，坚持“紧跟国家政策导向、紧跟能源结构调整方向、优先支持龙头企业、积极支持绿色发展”的总体授信原则，围绕国家在碳达峰、碳中和方面的决策部署，把绿色信贷作为优先支持领域，明确绿色信贷政策导向。

In 2021, we formulated the “Guidance on Credit Granting Business of Bank of Beijing in 2021” and “Supplementary Guidance on Credit Granting Business of Bank of Beijing in 2021” which are “aligned closely with national policies to facilitate the readjustment of energy mix, give priority to funding for leading enterprises, and support green development”. We supported the state’s decisions and plans on carbon peaking and carbon neutrality, developed green credit on a priority basis, and established our policy framework for green credit.

持续提升绿色贷款规模

Green loan was upscaled and expanded

2021年，本行持续推进清洁能源贷、绿色交通贷、绿色建筑贷、基础设施绿色升级贷、产业园区绿色升级贷等绿色贷款产品。

In 2021, we continued to roll out green loan products, including clean energy loan, green transport loan, green building loan, and green loan for upgrade of infrastructure facilities and industrial parks.

从具体的绿色贷款资金投向情况来看，投向基础设施绿色升级产业的资金占比最高，余额

The largest portion of the loan balance went to the sector of green infrastructure upgrading, with a balance of RMB 18.06 billion

180.6 亿元

其次分别是 It was followed by

清洁能源产业，余额

Clean energy sector, with a balance of RMB 14.49 billion

144.9 亿元

节能环保产业，余额

Energy conservation and environmental protection sector, with a balance of RMB 9.49 billion

94.9 亿元

生态环境产业，余额

Ecological environment sector, with a balance of RMB 2.75 billion

27.5 亿元

清洁生产产业，余额

Clean production sector, with a balance of RMB 2.54 billion

25.4 亿元

绿色服务产业，余额

Green service sector, with a balance of RMB 1.1 billion

1.1 亿元

案例

Case

“南昌生活垃圾焚烧发电厂扩建工程”项目

Financing for domestic-waste-to-energy plant expansion project

2021年，本行南昌分行落地南昌首创环保能源有限公司“南昌泉岭生活垃圾焚烧发电厂扩建（二期）工程”项目贷款。本行于2012年为该公司发放了第一期项目贷款，一二期项目均由本行提供信贷支持，贷款总额达10亿元。该项目以生活垃圾处理为主，兼顾发电和承担节能减排任务，落成实施后，生活垃圾焚烧处理总规模将达到每日3000吨，全年可处理生活垃圾约110万吨，届时可处理南昌市60%以上的生活垃圾，每年出售给省电力公司电量达3亿千瓦时，相当于节约9万多吨标准煤，有效稳定了地区用电的刚性需求，同时为南昌市推进生活垃圾全量焚烧及资源化提供有力保障。项目已成为全国生活垃圾处理及资源化宣传教育示范基地，具有积极的示范引领作用。

In 2021, our Nanchang Regional Branch issued the phase-II loan for the “Nanchang Quanling Domestic-Waste-to-Energy Plant Expansion Project” of Nanchang Capital Environment Energy Co., Ltd. With the phase-I loan in 2012, our total loan for this project amounted to RMB 1 billion. The project focused on domestic waste disposal, with due considerations for power generation as well as energy saving and emission reduction. Once completed and implemented, the plant will dispose of up to 3,000 tons of domestic waste per day or about 1.1 million tons per year through the incineration process. More than 60% of the city’s domestic waste is to be handled by the plant to generate 300 million kWh of power for Jiangxi’s power grid each year, which is equivalent to that of burning some 90,000 tons of standard coal. The plant will effectively meet the rigid demand for electricity in the region and make possible the incineration of all of Nanchang’s domestic waste into resources. The project is playing a positive role in leading and guiding the national practice of domestic waste disposal for the purpose of resource recovery.

“长沙汽车南站综合交通枢纽”项目

Financing for comprehensive transportation hub at Changsha South Bus Station

“长沙汽车南站综合交通枢纽”项目为长沙市政府重点民生工程，也是省重点项目，项目围绕结构、排水、暖通、电气、智能化管理系统、环境保护、节能绿建等方面进行了多次方案设计及可行性研究，建成后将极大地完善长沙市客运站的布局，并为节能环保增添力量。本行长沙分行给予4.5亿元项目贷款资金支持。

As a municipal key project dedicated to improving people’s livelihood and a provincial key project, “the comprehensive transportation hub at Changsha South Bus Station” underwent several conceptual design and feasibility studies on structure, drainage, HVAC, electrical apparatus, intelligent management system, environmental protection, energy saving and green building, etc. Once completed, the project will greatly improve the general design of the local passenger transport station and add strength to the energy conservation and environmental protection campaign. Our Changsha Regional Branch supported the project with RMB 450 million worth of loan.

创新碳排放配额质押贷款

We innovated the carbon allowance pledge loan

为助力实现“双碳”战略目标，作为市属银行业金融机构，本行将支持首都高质量发展作为自身肩负的重要使命，积极响应政策号召，不断创新金融服务模式，主动与市生态环境局、北京绿色交易所沟通，并与重点碳排放单位开展对接，首期推出碳排放配额质押贷款，以企业拥有的碳排放配额作为质押物发放贷款，盘活企业碳资产。

As a way to facilitate the “dual carbon” goals, the Bank, as a municipal financial institution in the banking industry, supported the high-quality development of the capital city by actively responding to the related policies and innovating financial services. We took the initiative to communicate with Beijing Municipal Ecology and Environment Bureau and Beijing Green Exchange, as well as major carbon emitters, and launched carbon allowance pledge loan which allows the borrowers to take their obtained carbon allowance as pledge and put carbon assets to good use.

案例

Case

落地北京市首笔碳排放配额质押贷款

The first carbon allowance pledge loan issued in Beijing

北京盛通印刷股份有限公司为上市公司，同时也是北京市重点排放单位。2021 年 9 月，本行主动与市生态环境局、北京绿色交易所对接，在得知企业有融资需求后迅速行动，开辟绿色通道，一周内完成审批工作，以企业拥有的碳排放配额作为质押物，发放 1000 万元流动资金贷款。这是“双碳”背景下北京市首笔碳排放配额质押贷款。

As a listed company, Beijing Shengtong Printing Co., Ltd. is one of the major carbon emitters in Beijing. In September 2021, we communicated with Beijing Municipal Ecology and Environment Bureau and China Beijing Green Exchange, responding swiftly to the financing needs of the company by granting RMB 10 million working capital loan with the its carbon allowance as the pledge, the first of its kind in Beijing against the background of “dual-carbon” goals. The loan was approved within one week through a “green passage” system to enhance Shengtong’s business liquidity.

北京银行为企业开辟绿色通道，发放流动资金贷款

We responding swiftly to the financing needs of the company by granting RMB 10 million working capital loan

1000 万元



持续发展绿色并购贷款

We continued to develop green M&A loan business

2021年，本行聚焦绿色产业升级改造，支持并购方通过并购在绿色产业领域获得目标企业的研发能力、关键技术与工艺、商标、特许权、供应或分销网络等战略性资源，提高企业核心竞争能力，实现绿色低碳产业升级转型。

In 2021, we offered financing support to acquirers which intended to obtain strategic resources of the acquires, including their key technologies and processes, trademarks, franchises, supply or distribution networks in the green industries, through business M&A. The aim was to improve the core competitiveness of the acquirers and achieve green and low-carbon industrial upgrading and transformation.

案例

Case

全行首单大湾区国企绿色并购贷款



Our first-ever green M&A loan for state-owned enterprises in the Greater Bay Area

2021年4月，本行落地首单大湾区国企绿色并购贷款。本行服务企业绿色转型、招商引资，为珠海港控股集团有限公司收购某风电企业发放3.80亿元绿色并购贷款，助力企业在风电领域补链、延链。

In April 2021, we launched our first green M&A loan for state-owned enterprises in the Greater Bay Area. We supported green transformation and investment/business opportunities of enterprises, and issued a green M&A loan of RMB 380 million for the acquisition of a wind power plant by Zhuhai Port Holding Group Co., Ltd. to help it supplement and extend its wind power business chain.

全行首单小微绿色并购贷款



Our first-ever green M&A loan for SMEs

2021年10月，本行落地全行首单小微绿色并购贷款。本行支持京津冀协同发展、保民生，为邯郸建投新能源有限公司收购PPP特许经营权项目发放6700万元并购贷款，保障当地上万户居民及周边企业采暖季的平稳供热需求。

In October 2021, we launched our first green M&A loan for SMEs. We supported Beijing-Hebei coordinated development and livelihood betterment, and issued a green M&A loan of RMB 67 million for the acquisition of a PPP franchise project by Handan Construction Investment New Energy Co., Ltd. to ensure that the demand of tens of thousands of local residents and surrounding enterprises for stable heating during the cold season can be met.

全行首笔高端装备制造绿色并购贷款



Our first-ever green M&A loan for high-end equipment manufacturers

2021年12月，本行发放首笔高端装备制造绿色并购贷款。本行为中国诚通控股集团有限公司受让某电力装备集团股权并购项目发放并购贷款5.2亿元，助力企业打造“装备制造+服务业务+新兴业务”产业总体布局，服务国企改革三年行动规划。

In December 2021, we issued our first green M&A loan for high-end equipment manufacturers. We granted a green M&A loan of RMB 520 million to China Chengtong Holdings Group Ltd. for equity transfer from a power equipment group. We helped Chengtong build an overall layout of the “equipment manufacturing + service + emerging business”, and contributed to the three-year action plan for the reform of state-owned enterprises.

全行首笔绿色农业并购贷款



Our first-ever green M&A loan for agriculture industry

2021年12月，本行发放首笔绿色农业并购贷款。本行为新疆生产建设兵团第十二师国有资产经营（集团）有限责任公司发放1亿元并购贷款，用于认购其上市子公司新疆天润乳业股份有限公司非公开发行的股票。资金主要用于天润乳业在建的万头标准化、规模化的生态环保型奶牛养殖基地，支持绿色畜牧产业发展，服务三农、大消费，促进内循环。

In December 2021, we issued the first green M&A loan for the agriculture industry. We granted a green M&A loan of RMB 100 million to the State-owned Assets Management (Group) Co., Ltd. of the 12th Division of Xinjiang Production and Construction Corps (XPCC) for the subscription of the non-publicly issued shares of its listed subsidiary Xinjiang Tianrun Dairy Co., Ltd. The funds were to be used for the ongoing construction of Tianrun Dairy's 10,000-head standardized and large-scale ecological and environmental-friendly dairy cow base, to support the development of green animal husbandry, to better service the agriculture, farmer and rural area and mass consumption, and promote domestic economic circulation.

创新发展绿色银团

We innovated the green syndicated loan business



◦ 2021 年 4 月 In April 2021

本行成功落地全行首单“碳中和”银团贷款，贷款资金主要用于长沙市东西向主干地铁线路建设，助力市民绿色出行，推动绿色交通建设。

We successfully launched our first carbon-neutral syndicated loan. The money was to be used for the construction of east-west subway lines to help citizens take green trips and promote green transportation.

◦ 2021 年 6 月 In June 2021

本行成功落地首单绿色境外银团贷款，资金用于支持新能源动力电池制造企业绿色智造，服务企业节能环保，支持企业全球化发展踏上绿色智造新征程。

We issued the first overseas green syndicated loan to support new-energy battery enterprises in realizing green, intelligent manufacturing as well as energy saving and environmental protection goals and to lead the enterprises onto a new journey of globalization driven by green and intelligent manufacturing.



此外，本行作为牵头行及代理行，积极支持北京城市排水集团有限责任公司银团项目，该项目既是本行持续用实际行动助力北京市污水处理和再生水利用设施建设的体现，也是本行绿色金融服务首都生态文明建设的成功典范。

In addition, as the agent bank, we led the issuance of syndicated loan for Beijing Drainage Group Co., Ltd. This was part of our continuous, concrete effort to promote the development of sewage treatment and reclaimed water utilization facilities in Beijing and set a successful example of contributing to the capital city's ecological progress through green financing.

积极落地专项再贴现产品

We rolled out special rediscount products

2021 年，本行积极开展落地“京绿通”专项再贴现产品。

In 2021, we rolled out "Jing Lv Tong" rediscount offerings

2021 年全年落地“京绿通”再贴现产品共计

15 "Jing Lv Tong" rediscount offerings was made in 2021

15 笔

合计

Totaled RMB 658 million

6.58 亿元

累计服务小微企业

Served 956 SMEs

956 户次

业务规模位列北京地区金融机构

Ranking first among financial institutions in Beijing by transaction amount

第一

创新绿色普惠金融产品

We innovated green inclusive financial products

2021 年，本行按照业务发展规划持续推进个人绿色贷款业务发展。

In 2021, we furthered our retail green loan business, in accordance with our business planning.

截至 2021 年末，短贷宝产品中涉及的绿色贷款余额为

As of the end of 2021, Duandaibao had a green loan balance of RMB 296.1291 million

29612.91 万元

较 2020 年增长

Up 139.4% as compared with 2020

139.4 %

贷款笔数

Included 208 transactions

208 笔

较 2020 年增长

Up 300% as compared with 2020

300 %

案例

Case

“黄河光伏农户短贷宝”

集群项目

Duandaibao for Yellow River photovoltaic projects

本行积极响应国家节能减排政策，加大光伏项目信贷支持力度，服务乡村振兴，助力脱贫攻坚，结合光伏布局农村区域分布式光伏发电项目具体情况，分行开发了“黄河光伏农户短贷宝”集群项目。本行西安分行与企业合作授信额度 1 亿元，专项用于开展光伏农户贷业务。

We took proactive actions in response to the national policies on energy conservation and emission reduction, increased funding for photovoltaic projects, and contributed to the rural revitalization and poverty alleviation campaign. Given the distributed photovoltaic power network in rural areas, the Xi'an Regional Branch developed the Duandaibao product for photovoltaic projects of rural households in the Yellow River basin. The Regional Branch joined hands with related enterprises, granting a credit line of RMB 100 million to photovoltaic rural households.

本行西安分行与企业专项用于开展光伏农户贷业务合作，授信额度

Our Xi'an Regional Branch joined hands with related enterprises, granting a credit line of RMB 100 million to photovoltaic rural households .

10000 万元





绿色债券 Green bonds

2021 年，本行及时跟进企业在清洁能源、环境治理、节能减排等方面的融资项目，包括在绿色金融债、碳中和债等方面的发债需求。

In 2021, we closely examined the financing needs of enterprises in clean energy, environmental governance, energy conservation and emission reduction, including their needs for green finance bonds, carbon-neutral bonds and other bonds.

投资绿色债券

Invested in four green bonds

4 笔

金额

Totaled to RMB 420 million

4.2 亿元

支持了包括中国华能集团有限公司、华润融资租赁有限公司、凯盛科技集团有限公司和烟台打捞局在内的优质企业，进一步提升了本行的市场影响力，拓宽了业务领域，夯实了与企业深度合作的基础。

To support leading enterprises, including China Huaneng Group Co., Ltd., China Resources Financial Leasing Co., Ltd., Triumph Science and Technology Group Co., Ltd. and Yantai Waterway Rescue and Salvage Bureau. This further enhanced our market influence, expanded the business outreach, and consolidated the foundation for in-depth cooperation with enterprises.

创新绿色债券产品

We broke new ground in green bonds

2021 年 4 月 In April 2021

本行落地银行间市场全国首单“碳中和”小微金融债券 20 亿元，募集资金全部用于绿色产业小微企业贷款，支持小微实体企业绿色发展，实现普惠金融与绿色金融融合发展。

We issued the first “carbon-neutral” bond of the Chinese banking industry, with a face value of RMB 2 billion for SMEs. All the money thus raised was to be used as loans to SMEs in green industries, facilitating the integrated development of inclusive finance and green finance.

2021 年 12 月 In December 2021

本行落地全国首单供应链绿色资产支持票据承销业务，同时也是北京市属金融机构承销的首单绿色资产支持票据——深圳德远商业保理有限公司 2021 年度中建一局 1 号第一期供应链绿色定向资产支持商业票据，规模 2.14 亿元。

We underwrote China’s first supply chain green asset-backed commercial papers (ABCPs), which were also the first green asset-backed papers ever underwritten by a Beijing-based municipal financial institution. The RMB 240 million worth of No. 1, Series 1 ABCPs were issued by Shenzhen Deyuan Commercial Factoring Co., Ltd. to China Construction First Building (Group) Co., Ltd.

绿色参团取得突破

We made breakthrough in green bond issuance

2021年3月

In March 2021

本行成功参与国家电网有限公司2021年度第一期绿色中期票据（碳中和债）分销团，利用理财资金投资2亿元，助力本期债券顺利发行，此笔业务也成为北京银行首单落地的碳中和中期票据参团分销业务。

We invested RMB 200 million raised through wealth management products into the carbon-neutral bond of State Grid under its 2021 first-series green medium-term notes (MTN) programme. The MTN was the first "carbon-neutral bond" issued by the Bank.

本行深圳分行投资广州市公共交通集团有限公司在银行间发行的大湾区首单公交票款定向资产支持票据（碳中和债），金额1.8亿元，期限3年。

Our Shenzhen Regional Branch invested RMB 180 million into the three-year carbon-neutral bond of Guangzhou Public Transport Group Co., Ltd., the first targeted asset-backed notes (ABN) based on bus ticket revenue in the inter-bank market in the Greater Bay Area.

2021年4月

In April 2021

本行北京分行成功分销华能国际电力股份有限公司2021年第二期绿色中期票据（碳中和），理财投资金额2亿元，期限3年。

Our Beijing Regional Branch used RMB 200 million which was raised through wealth management products to issue the three-year carbon-neutral bond of Huaneng Power International Corporation Limited under its 2021 second-series green MTN programme.

2021年5月

In May 2021

本行北京分行分销中国节能环保集团有限公司2021年第一期绿色中期票据（碳中和债/乡村振兴），理财投资金额1亿元，期限3年。

Our Beijing Regional Branch used RMB 100 million which was raised through wealth management products to issue CECEP's three-year bond dedicated to carbon neutrality and rural vitalization under its 2021 first-series green MTN programme.

2021年6月

In June 2021

本行杭州分行落地首单绿色境外银团贷款，资金用于支持新能源动力电池制造企业绿色智造，服务企业节能环保。

Our Hangzhou Regional Branch issued the first overseas green syndicated loan. The funds were to be used to support new-energy battery enterprises in realizing green, intelligent manufacturing as well as energy saving and environmental protection goals.

2021年11月

In November 2021

本行济南分行通过公司信用债投资中标烟台打捞局2021年度第一期绿色中期票据，投资金额6000万元，期限3年，票面利率3.5%，本次绿色中期票据募集资金用于海上风电项目，可有效推动能源体系绿色低碳转型。

Jinan Branch of our bank won the first green medium-term note of Yantai Salvage Bureau in 2021 through corporate credit bond investment. The investment amount is 60million yuan, the term is 3 years, and the coupon rate is 3.5%. The funds raised by the green medium-term note are used for offshore wind power projects, which can effectively promote the green and low-carbon transformation of the energy system.



其他绿色金融产品创新 *Other innovative green finance products*

2021 年，本行加大产品创新力度，持续完善本行绿色金融产品体系，为实现双碳目标提供优质、强劲、源源不断的金融新动力。

In 2021, the Bank enhanced innovation, continued to improve the Bank's green financial product lines, and provided high-quality, strong and continuous financial power to achieve the dual carbon goals.

积极参与绿色公募 REITs

We took an active part in the public offering of green REITs

2021 年 5 月，本行助力的全国首批、北京市首笔公募 REITs “首钢绿能”项目成功募集。项目本身采用了“绿色、环保、创新”的先进设计理念，是垃圾无害化、减量化处理及可再生能源发电的环境保护工程和民生工程，该项目募集资金将继续支持京、冀两地环保低碳事业。

In May 2021, we helped Shougang Group raise funds for its "green energy" project through public offering of Beijing's first and one of China's earliest real estate investment trusts (REITs). The project adopted an advanced concept of "greenness, environmental protection and innovation". It was dedicated to environmental protection and people's livelihood improvement through reduced, pollution-free waste disposal and renewable power generation. The funds were to be used to support environmental protection and low-carbon business in Beijing and Hebei.

发展绿色专项同业借款业务

We developed special green inter-bank loans

2021 年 9 月，本行落地全行首笔绿色专项同业借款业务，此笔借款全部用于某金融租赁与某工程开展的风电安装船租赁项目投放。

In September 2021, we launched our first-ever special green inter-bank loan. All the money was to be used for the leasing of wind turbine installation vessels between a financial leasing institute and a project company.

2021 年 12 月，本行落地全行首笔“碳中和”专项同业借款业务，通过精准运用同业产品，精准支持绿色低碳优势产业的广东某风能发电项目，积极推进绿色金融创新。

In December, we issued our first "carbon-neutral" special inter-bank loan to support a green, low-carbon wind energy project in Guangdong through the targeted use of inter-bank products to promote green finance innovation.

推出碳中和主题理财产品

We rolled out wealth management offerings themed on carbon neutrality

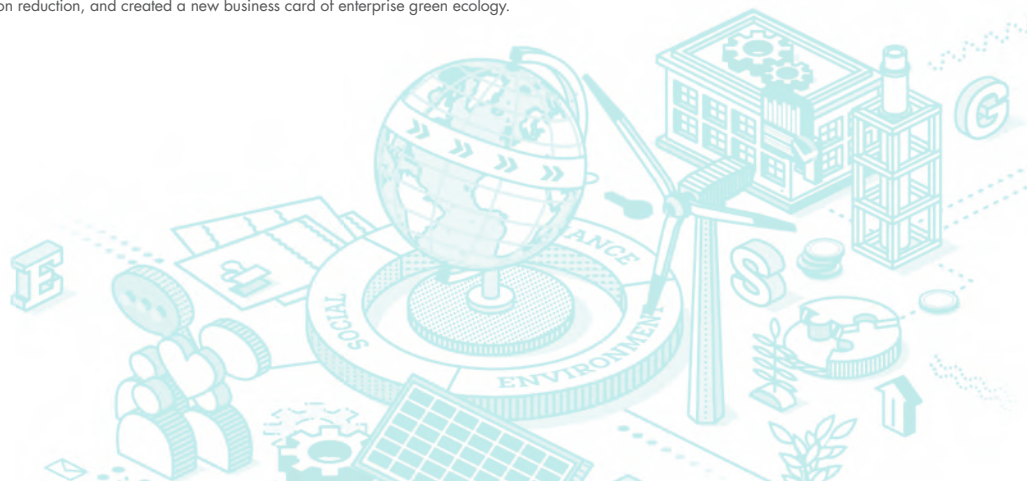
2021 年 10 月和 2021 年 12 月，本行分别发行两只“碳中和”理财产品，这两只理财产品的推出，一方面充分体现了本行积极贯彻经济高质量发展理念，彰显了本行落地低碳转型、推动绿色金融发展的决心；另一方面发挥国有金融企业主力军作用，通过金融产品给普通投资者提供了参与“碳中和”投资的机会，传导了绿色金融理念，吸引更多资金能够参与“碳投资”。

In October and December 2021, we issued two "carbon-neutral" wealth management products. This reflected our belief in high-quality economic growth and determination for low-carbon transition and green finance development. We also played a leading role, as a state-owned financial institution, in offering general investors an access to "carbon-neutral" investments through financial products, advocating the concept of green finance and pooling more funds for "carbon investments".

推出数字化与低碳服务品牌

Launch digital and low-carbon service brands

建立“京碳宝”企业碳账户，记录企业绿色融资行为和碳减排环境效益，打造企业绿色生态新名片。Established a "jingtanbao" enterprise carbon account, recorded the green financing behavior of enterprises and the environmental benefits of carbon emission reduction, and created a new business card of enterprise green ecology.





绿色金融生态圈 *Green finance ecosystem*

2021年，本行通过联合政府部门、研究院所、生态产品投融资交易平台、第三方专业环评中介服务机构等渠道，打造绿色金融生态圈，为绿色企业提供资金支持、政策研究、交易撮合、信息咨询、项目评估、技术推广等综合性服务方案，力争落地多项全国首单的创新金融产品，在加大绿色金融供给的同时，提升绿色金融影响力。

In 2021, the Bank established a green product value platform "Lvrongjia" through cooperation with government departments, research institutes, ecological product investment and financing trading platforms, and third-party professional EIA agencies. The aim was to provide green enterprises with comprehensive services. The Bank issued the first innovative financial products in China to improve our influence of green finance while increasing green finance supply.

综合性服务方案

Comprehensive services



资金支持

Financial Support



政策研究

Policy Research



交易撮合

Business Matchmaking



信息咨询

Information Consultation



项目评估

Project Evaluation



技术推广

Technology Promotion

案例

Case

全行首单“碳中和”财务顾问撮合业务

Launch of Our first-ever carbon-neutral financial advisory and matchmaking business

1.2

亿元
RMB 120 million

2021年3月，本行落地全行首单“碳中和”财务顾问撮合业务。深圳分行通过与北银金融租赁有限公司合作，为北京京能国际控股有限公司下属控股子公司—山东新泰楼德佳光伏发电有限公司融资1.2亿元，资金用于企业20兆瓦光伏发电项目的建设，期限10年。此笔业务是本行加强“母子联动”，紧跟政策导向，积极响应国家“碳达峰、碳中和”目标，落地的全行首单“碳中和”财务顾问撮合业务，全方位助力低碳行业、推动绿色金融发展，同时带动公司存款、纯轻资本中收等综合收益贡献。

In March 2021, we launched our first-ever “carbon neutral” financial advisory and matchmaking business. Through cooperation with Bank of Beijing Financial Leasing Co., Ltd., our Shenzhen Regional Branch raised RMB 120 million for Shandong Xintailou Dejia Solar Power Generation Co., Ltd., a subsidiary of Beijing Energy International Holdings Co., Ltd, with a term of 10 years.. Due in ten years, if the money was to be used for the construction of a 20 MW photovoltaic power project. This was the Bank’s first carbon-neutral financial advisory and matchmaking business, where we strengthened the synergy between parent and subsidiary companies, actively responded to the goals of “30.60 carbon peaking by 2030 and carbon neutrality by 2060” goals, and stayed in line with related policies. We assisted low-carbon industries and promoted green finance, and increased our earnings through corporate deposits and capital-light fee mid-term incomes.

绿色金融研究与合作

Green finance research and cooperation

2021 年, 本行与绿色金融相关政府部门、绿色产业代表性企业、头部智库和科研院所深化战略合作, 签署业务合作协议, 共同推动绿色金融战略咨询、产品创新、业务培训、投融资合作向纵深发展。

01

与中节能等企业达成合作关系并举行合作仪式

2021 年, 本行与绿色产业重点企业如中国节能环保集团有限公司、中核能源科技有限公司、华能新能源股份有限公司建立战略合作伙伴关系, 就进一步拓宽绿色金融合作领域、共同推动经济社会绿色高质量发展达成共识, 致力打造北京银行绿色金融生态圈, 持续为首都绿色低碳发展贡献新的力量。

02

与第三方（北京绿色交易所、中财绿金院）建立合作沟通机制

2021 年, 本行与北京绿色交易所签署全面战略合作协议, 双方在绿色项目对接、碳金融、绿色金融产品创新等方面深度合作。加大绿色金融资源投放力度, 创新绿色金融产品, 搭建绿色产业服务平台, 并做好自身碳减排、碳中和, 全力支持首都绿色发展和绿色金融国际中心建设。

2021 年, 本行与中央财经大学签署战略合作协议, 共同设立双碳与金融研究中心。双方将建立共享交流机制, 通过绿色金融课题研究、开展培训讲座、举办论坛和研讨会等形式, 在绿色金融创新方面展开深度探索, 以研究创造智能、以智能助力发展, 共同点亮绿色发展新底色。

03

与政府机构达成全面合作框架协议

2021 年 9 月, 本行与通州区政府签署绿色金融全面合作框架协议, 全力支持首都绿色发展和绿色金融国际中心建设, 双方将在绿色金融重点领域、重点行业、重点项目等方面展开全面合作, 推进首都绿色金融事业繁荣发展。

10 月, 作为唯一金融机构受邀参与发起设立“北京城市副中心绿色发展研究院”, 参加北京城市副中心绿色发展论坛, 并作“绿色金融支持城市碳中和基建发展”主旨演讲, 不断深化本行绿色金融品牌影响力。

04

开展绿色金融主题培训

2021 年, 本行开展常态化专题培训。围绕绿色贷款认定统计规则、常见疑难问题, 聘请外部专家开展专题讲座, 提升全行绿色贷款统计专职人员专业水平。



In 2021, the Bank deepened strategic cooperation with relevant government departments of green finance, representative enterprises of green industry, leading think tanks and scientific research institutions, signed business cooperation agreements, and jointly promoted the development of green finance strategic consulting, product innovation, business training, investment and financing cooperation.

We established strategic partnerships with CECEP and other enterprises and held ceremonies

In 2021, we established strategic partnerships with key enterprises in green industries such as China Energy Conservation and Environmental Protection Group (CECEP), CHINERGY Co., Ltd. and Huaneng Renewables Co., Ltd. to further expand green finance cooperation and jointly promote green, high-quality economic and social progress. We were committed to building a green finance ecosystem that brings new strength to green, low-carbon development of the capital city.

We established a mechanism for cooperation and communication with third parties (Beijing Green Exchange and CUFE IIGF)

In 2021, we signed a comprehensive strategic cooperation agreement with Beijing Green Exchange to deepen cooperation on green project matchmaking, carbon finance, and green finance product innovation. We increased funding and built service platforms for green industries, and innovated green finance products. We also supported the green development of the capital city and the construction of an international center for green finance through effective implementation of the “carbon peaking and carbon neutrality” campaign.

In 2021, we signed a strategic cooperation agreement with the Central University of Finance and Economics (CUFE) to jointly establish the Dual Carbon Goals and Finance Research Center. The two sides strived to establish an information-sharing and exchange mechanism and explore new grounds in green finance through related research, training sessions, forums and seminars, so as to add a touch of intelligence to the tapestry of green development.

We signed a framework agreement on comprehensive cooperation with government authorities

In September 2021, we entered into a comprehensive green finance cooperation framework agreement with the Tongzhou District Government to fully support green development of the capital city and the construction of an international center for green finance. The two sides agreed to carry out comprehensive cooperation in key areas, key industries and key projects of green finance to ensure the prosperous development of green finance in the capital city.

In October, we were invited, as the only financial institution, to take part in the establishment of the “Beijing City Sub-Center Green Development Research Institute”. We also attended the “Beijing City Sub-Center Green Development Forum” and gave a keynote speech on “Supporting the City’s Carbon Neutrality Infrastructure with Green Finance” to deepen our visibility and influence as a green finance brand.

We offered themed training programs on green finance

In 2021, the Bank offered regular training sessions, where external experts were invited to share insights on the statistical rules for green loan and discuss most-encountered problems to improve the professionalism of full-time green loan statisticians of the Bank.



绿色 低碳运营

Green and low-carbon operation

本行重视自身运营对环境的影响，在日常工作和管理中，本行持续关注低碳环保、节能减排、减少资源消耗，鼓励从实际出发，从小事开始，从身边事做起，积极践行绿色理念。

Great importance was attached to the impact of our operation on the environment. We paid constant attention to low-carbon environmental protection, energy saving, emission reduction and less resource consumption, and encouraged greenness in every little step of our work and management.



绿色运营 Green operation

本行积极响应和遵循国家提出的“碳达峰、碳中和”目标，践行绿色低碳运营理念于组织运营管理的各个方面。在总行大厦、上海分行开展碳盘查，为持续开展数字化碳排放管理奠定基础。

We responded to the “carbon peak and carbon neutrality” goals proposed by the state, and embraced them in our operation and management. We conducted carbon investigation in the Head Office building and Shanghai Regional Branch to lay the foundation for digital carbon emission management.

案例

Case

本行上海分行成沪上首家实现 2021 年度运营层面碳中和“绿色银行”
Shanghai Regional Branch became the first “green bank” in Shanghai with carbon-neutral operation in 2021

2022 年 3 月，上海环境能源交易所对本行上海分行本部 2021 年度运营层面碳中和进行认证，并颁发碳中和证书，本行上海分行成为上海市首家实现 2021 年度运营层面碳中和的“绿色银行”。根据核算结果，上海环交所协助上海分行在国家自愿减排交易注册登记系统完成等量的 CCER 注销，用于抵消分行 2021 年度运营层面产生的碳排放，实现 2021 年度运营层面碳中和。

In March 2022, Shanghai Environment and Energy Exchange issued a carbon-neutral certificate which recognized the carbon-neutral operation of Shanghai Regional Branch in 2021. The Regional Branch became the first “green bank” in Shanghai with carbon-neutral operation in 2021. According to the accounting results, Shanghai Environment and Energy Exchange helped the Shanghai Regional Branch offset an equivalent amount of CCER on the National Registry System of Voluntary Emission Reduction to offset greenhouse gas emissions generated from operating activities of the Regional Branch in 2021.



本行上海分行“碳中和”认证证书
Carbon-Neutral Certificate for Shanghai Regional Branch



 **绿色办公** Green office

北京银行绿色办公体系
Green Office System of Bank of Beijing

<p></p> <p>加强制度建设管理 <i>Strengthen system construction and management</i></p> <hr/> <p>《北京银行节能减排管理规定》 Regulations of Bank of Beijing on energy conservation and emission reduction</p> <p>《北京银行节能降耗实施方案》 Implementation plan for energy conservation and consumption reduction of Bank of Beijing</p> <p>《北京银行绿色办公手册》 Green office manual of Bank of Beijing</p> <p>《北京绿色办公守则》 Beijing green office code</p> <p>《北京银行公务车辆管理规定》 Regulations of Bank of Beijing on the administration of official vehicles</p>	<p></p> <p>坚持简洁、实用、自然的原则 <i>Adhere to the principles of simplicity, practicality and naturalness</i></p> <hr/> <p>选用节能型材料和绿色办公环保节能产品 Select energy-saving materials and green office environmental protection and energy-saving products</p> <p>+ 减少纸巾的使用以及限制使用一次性笔 Reduce the use of paper towels and restrict the use of disposable pens</p> <p>推行精简各类活动，改为绿色会议模式 Simplify various activities and change to green conference mode</p>	<p></p> <p>鼓励员工在工作生活中养成良好的节约习惯 <i>Strengthen system construction and management</i></p> <hr/> <p>加强用电管理 Strengthen power consumption management</p> <p>对水资源利用进行管理 Manage the utilization of water resources</p> <p>厉行节约、反对浪费 Practice strict economy and oppose waste</p> <p>减少纸质产品的使用 Reduce the use of paper products</p>
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加强绿色办公制度建设管理

We established and improved green office management rules



修订《北京银行节能减排管理规定》，制定《北京银行节能降耗实施方案》，开展全行节能减排工作，提高能源管理水平，积极倡导简约适度 and 绿色低碳的办公方式。

We revised the "Management Regulations of Bank of Beijing on Energy Conservation and Emission Reduction" and formulated the "Implementation Plan of Bank of Beijing on Energy Conservation and Consumption Reduction". We managed to improve energy management through the Bank-wide energy conservation and emission reduction campaigns and practiced a simple, measured, low-carbon and healthy green way of work.



为落实北京市国资委工作要求，制定《北京银行公务车辆管理规定》，规范机动车的使用管理，减少车辆出行频率和空驶里程，有效降低油耗，做到上路车辆尾气排放达标，真正实现绿色出行。

In line with the requirements of the State-owned Assets Supervision and Administration Commission of the State Council (SASAC), we formulated the "Regulations of the Bank of Beijing on the Administration of Cars for Public Affairs", strengthening car management to reduce vehicle trip frequency and empty mileage, effectively pare down fuel consumption, and ensure that vehicles in service meet the exhaust emission standards, thus realizing green travel.

坚持简洁、实用、自然的原则打造绿色办公环境

With a green mindset, we made our indoor space "simple, practical and natural"

选用节能型材料和绿色办公环保节能产品，打造绿色环保办公环境。

Our offices were built with energy-efficient materials and green office supplies.

减少纸巾的使用以及限制使用一次性签字笔、圆珠笔，倡导使用再生笔或可替换内芯的笔。

We reduced the use of tissues, minimized the use of disposable signature pens and ballpoint pens, and advocated the use of recycled pens or pen refills.



基于“协同办公云平台”，通过易点办公、京智办公实现系统间的整合、融通、互联，推广自动化办公软件，电子化，无纸化办公。

Based on the "Cloud-driven Collaborative Office Platform", we integrated and interconnected different systems by using such products through "Yidian" Office and "Jingzhi" Office and promoted the use of automated office software, electronic and paperless office.

推行精简各类签约、线下活动，控制会议数量和规模，同时推广视频会议、电话会议等线上会议为主的绿色会议模式。

We streamlined various contract signing and on-site activities, controlled the amount and size of meetings, and held green meetings enabled by video conferences, teleconferences and other forms of online meetings.

鼓励员工在工作生活中养成良好的节约习惯

We encouraged the employees to practice thrift in work and life

加强用电管理 *Strengthening electricity management*

各网点逐步应用总行智慧用电系统，通过系统优化控制达到节能降耗目标。

All branches of the Bank gradually adopted the smart power system run by the Head Office, and achieved the goal of energy saving and reduced consumption through optimized system control measures.

对水资源利用进行管理 *Managing the use of water resources*

提醒员工及大楼外包人员用水完毕及时关闭水龙头，尽可能地使用感应水龙头，避免长流水现象的发生。

We reminded our employees and contractor staff to turn off water taps after use. The infrared sensor taps were recommended to avoid unnecessary water flows.

深入开展“厉行节约、反对浪费”主题宣传活动 *Carrying out publicity campaigns on “practicing thrift and avoiding waste”*

号召全体员工坚持合理饮食、文明用餐，节约粮食、反对浪费，就餐适量而取，积极倡导“光盘”行动。

We called on all employees to have a proper diet, save food, take a decent serving of food and clear the dining plate to avoid waste.

减少纸质产品的使用 *Reducing the use of paper products*

不为参会人员提供一次性纸杯，内部员工需要自行携带个人水杯，减少纸杯使用。

We didn't prepare disposable paper cups for meetings. Our employees needed to bring a reusable cup to reduce the use of paper cups.



- 本行在全行范围内宣传绿色节俭、节约用电用水。

Bank of Beijing promotes frugality, electricity and water conservation within the Bank.



绿色采购 Green procurement

严格遵守建立的绿色采购制度 *We strictly abide by the established rules on green procurement*

本行在《北京银行集中采购管理规定》中明确规定，“集中采购应优先采购节能环保产品，符合国家法律法规及政策相关要求”。严格按照《集中采购管理办法》要求，进一步规范采购流程，在保证质量的前提下减少费用支出。

As stipulated in the “Centralized Procurement Management Measures of Bank of Beijing”, “centralized procurement should give priority to energy-saving and environmental-friendly products based on relevant national laws, regulations and policies.” In strict compliance with the aforesaid Measures, we standardized the procurement process and reduced expenses and other costs without compromising the quality.

采购项目遵循环保标准 *All procurement projects met the requirements for environmental protection*

在实际货物采购项目中，挑选具有政府采购资质供应商货比三家，精选质优、价低、信誉度高供货商，从源头上杜绝材料浪费。产品是否满足绿色环保的标准和要求是评判供应商的重要组成部分和先决条件。譬如，在城市副中心办公楼家具采购项目中，对办公家具提出较高的环保要求，需满足 E0 级国际标准。

In the procurement process, we compared qualified government suppliers to find the best one with good quality, low price and sound reputation, and to cut waste footprint. We took environmental compliance as an important standard and prerequisite for supplier evaluation. For example, in the upcoming furniture procurement project for the office building of City Sub-center Regional Branch, we set high requirements on the suppliers' environmental performance to meet E0 international standards.

对电子类废弃物处置进行管理 *We properly managed the disposal of electronic wastes*

本行严禁擅自处理各种电子类废弃物，由具备专业资质的环保机构统一进行回收，避免造成环境污染。为妥善处置本行在京地区各单位产生的固体废旧蓄电池，2021 年下半年本行启动北京地区废旧蓄电池处置项目，要求供应商应具有各地方生态环境局颁发的《危险废物经营许可证》，确保通过招采流程招到符合相关环保资质要求的供应商，确保本行废旧蓄电池处置到位。

We strictly prohibited unauthorized disposal of all kinds of electronic wastes, which should be recycled by certified environmental agencies to avoid pollution. To properly dispose of any used solid batteries from business units in Beijing, we initiated a battery disposal campaign in Beijing in the second half of 2021, which required all suppliers to obtain the “Permit for Operation of Dangerous Wastes” from the local ecological environment authorities to ensure that only qualified suppliers with environmental compliance could be recruited in our procurement process and our waste batteries be properly disposed of.

对领用物资进行管理 *We managed incoming and outgoing goods*

物品出入库管理遵循适时适量、先进先出、财物相符、领用合规、定期盘点的原则，办公用品按照人员编制定额发放，提倡以旧换新；废旧纸张等纸制品集中收集，统一处理。

In the principles of “appropriate timing and quantity”, “first in, first out”, “conformity between records and actual amount of property”, “compliance in material collection and use”, and “regular inventory”. We distributed office supplies according to staffing quotas, advocated “old for new” for the use of such supplies, and collected and disposed of waste paper products in a centralized manner.



垃圾分类 Waste sorting

本行深入贯彻落实北京市国资委《关于深化党建引领加强市管企业物业及生活垃圾分类管理工作的通知》《关于在市管企业中开展生活垃圾分类示范创建工作的通知》等要求，紧密围绕物业管理及生活垃圾分类管理工作特点，加强组织领导，扎实推进垃圾分类各项工作。

According to the "Notice of SASAC on Helping Municipal Enterprises Deepen Party Building to Strengthen Management of Property and Domestic Waste Sorting" and the "Notice of SASAC on Domestic Waste Sorting Demonstration at Municipal Enterprises", we strengthened the leadership to promote various tasks of waste sorting.

案例

Case

“垃圾分类在行动”

实践活动

"Waste Sorting" Campaign

为进一步强化党建引领，推进新版《北京市生活垃圾管理条例》落地落地，有效提升干部员工对生活垃圾分类的知晓率、参与率和正确投放率，促进疫情防控、基层治理、垃圾分类工作有机结合，切实履行国有企业政治责任和社会责任，本行积极开展“垃圾分类在行动”实践活动，营造绿色环保的办公环境。

We launched a "waste sorting" campaign to create a green and environmental-friendly work environment. The aim was to further strengthen party building, promote the implementation of the new "Regulations on the Management of Domestic Waste in Beijing", effectively improve the awareness, participation and accuracy among the management team and employees on waste sorting, combine COVID prevention with grassroots governance and waste sorting, and earnestly fulfill our political and social responsibilities as a state-owned enterprise.



本行员工参与社区垃圾分类值守工作。
Employees watched over beside a waste bin.





以进固稳 共创美好生活家园

TOGETHER FOR A BETTER HOMELAND

2021年，本行积极履行社会责任，落实新发展理念，服务新发展格局，全力维护“六稳”“六保”大局，重点打造“GBIC²”组合金融模式，打造全生态服务新模式，精准服务实体经济重点领域和薄弱环节，提升金融的适应性、普惠性和竞争力，全力构筑北京银行发展的新动能、新优势。同时，本行高度重视利益相关方的诉求，持之以恒服务客户、成就员工、奉献社会，在助力经济、社会、环境可持续发展的基础上，开创自身高质量发展新局面，成为 ESG 发展领先者。

这些举措充分响应了联合国可持续发展目标 (SDGs) 中的“无贫穷”“零饥饿”“良好健康与福祉”“优质教育”“性别平等”“体面工作和经济增长”“减少不平等”“可持续城市和社区”以及“负责任消费和生产”这九个可持续发展目标。

In 2021, the Bank actively performed its social responsibilities and implemented the new development concept to serve the new development paradigm and support stability on the six fronts and security in the six areas. Following the "GBIC²" model, the Bank created a new model of full-ecological service to accurately serve the key areas and weak links of the real economy, thus enhanced the adaptability, inclusiveness and competitiveness of financial services, and established the new energy and advantages for the development of Bank of Beijing. At the same time, the Bank attached great importance to the demands of stakeholders by persistently serving customers, supporting employees, and making contribution to society. On the basis of assisting sustainable development of economy, society, and environment, the Bank has ushered in a new prospect of high-quality development and has become an advanced market player in terms of ESG performance.

These initiatives fully respond to the UN Sustainable Development Goals (SDGs) of "No Poverty", "Zero Hunger", "Good Health and Well Being", "Quality Education", "Gender Equality", "Decent Work and Economic Growth", "Reduce Inequalities", "Sustainable Cities and Communities", and "Responsible Consumption and Production".

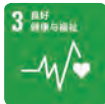


目标 1 无贫穷

在全世界消除一切形式的贫困

Goal 1 No Poverty

End poverty in all its forms everywhere



目标 3 良好健康与福祉

确保健康的生活方式、促进各年龄段人群的福祉

Goal 3 Good Health and Well Being

Ensure healthy lives and promote well-being for all at all ages



目标 5 性别平等

实现性别平等，增强所有妇女和女童的权能

Goal 5 Gender Equality

Achieve gender equality and empower all women and girls



目标 10 减少不平等

减少国家内部和国家之间的不平等

Goal 10 Reduce Inequalities

Reduce inequality within and among countries



目标 12 负责任消费和生产

采用可持续的消费和生产模式

Goal 12 Responsible Consumption and Production

Ensure sustainable consumption and production patterns



目标 2 零饥饿

消除饥饿，实现粮食安全，改善营养状况和促进可持续农业

Goal 2 Zero Hunger

End hunger, achieve food security and improved nutrition and promote sustainable agriculture



目标 4 优质教育

确保包容和公平的优质教育，让全民终身享有学习机会

Goal 4 Quality Education

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



目标 8 体面工作和经济增长

促进持久、包容和可持续经济增长，促进充分的生产性就业和人人获得体面工作

Goal 8 Decent Work and Economic Growth

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all



目标 11 可持续城市和社区

建设包容、安全、有抵御灾害能力和可持续的城市和人类住区

Goal 11 Sustainable Cities and Communities

Make cities and human settlements inclusive, safe, resilient and sustainable

服务 实体经济

Serving the real economy



做好政府服务，夯实“压舱石”

Promoted services for the Government to consolidate the "ballast stone"

本行紧跟北京市委市政府决策部署，把握政策机遇，持续强化对首都功能建设、实体经济发展、重点项目建设等的金融服务，切实将扎根首都的区位优势转化为高质量发展的动能优势。

Following the arrangements of Beijing Municipal Party Committee and the Municipal Government, the Bank grasps policy opportunities, continuously strengthens financial services for the capital's functional construction, real economic development and key project construction, and effectively turns the advantage of being rooted in the capital into the momentum for high-quality development.

推出手机银行“政务惠民”专区，实现个人参保信息、个人缴费明细等 10 项社保服务。

The "Government Affairs" zone was launched in the mobile banking APP, providing 10 social security services such as inquiry of individual's insurance information and payment details.

推出手机银行“政务惠民”专区，让社保权益查询、政务互动、便民服务等、医保大厅等八大常用政务场景实现“线上办、马上办”；打造“京管云”平台，满足院校“非接触”金融场景需求，“校园缴费”已累计接入中小学校 81 家，推动智慧政务、智慧医疗、智慧教育提质增效。

The "Government Affairs" zone the mobile banking APP was developed, so that eight common government affairs scenes, such as social security benefits inquiry, government affairs inquiry, convenience services and medical insurance, can be implemented "online and immediately". The Bank built a platform named "Jingguan Cloud" to meet the needs of "non-contact" financial scenes in colleges and universities, and provided "Campus Payment" service into 81 primary and secondary schools in total, which promoted the development of smart government, smart medical care and smart education.

配合北京市医疗保障局启动医保信息平台建设；开通医保个人账户支付“北京普惠健康保”功能，开发智慧医疗金融服务产品。开展教育培训机构资金监管业务。

In cooperation with Beijing Municipal Medical Insurance Bureau, the Bank kicked off the construction of medical insurance information platform; launched the payment function of individual medical insurance accounts, and developed medical financial service products. The Bank also conducted fund supervision business for education and training institutions.

深化与北交所、北金所、绿交所等专业交易平台合作，为专精特新、新三板企业、科创企业、ESG 投资提供全周期综合服务。

The Bank deepened cooperation with professional trading platforms such as Beijing Stock Exchange, Beijing Financial Assets Exchange, and China Beijing Green Exchange to provide full-cycle comprehensive services for little giants, NEEC companies, innovative hi-tech companies, and ESG investment.

深化与北交所、北金所、绿交所等专业交易平台合作，为专精特新、新三板企业、科创企业、ESG 投资提供全周期综合服务。



做好商业银行服务，做大“基本盘”

Promoted Banking services to expand the base

本行坚持以数字化转型统领“五大转型”，转型成效不断显现，加速打造高质量发展的全新模式。

The Bank insists on the transformation in five major areas empowered by digital transformation to accelerate the creation of a brand-new model of high-quality development.

聚焦贯彻落实新发展理念，推动发展模式转型

Implemented the new development concept and promoted the transformation of the development model

推进分支机构实现更加轻型化、集约化和高质量的发展

Business units of the Bank were promoted to achieve lighter, more intensive and higher-quality development



聚焦零售转型全行核心战略，推动业务结构转型

Implemented the core strategy of retail transformation to promote the transformation of business structure



聚焦服务中小企业初心使命，推动客户结构转型

Served SMEs to promote the transformation of customer structure

加速推进公司“客户倍增”计划，打造普惠金融“线上+线下”融合的服务平台，2018年以来普惠金融贷款年均增速持续超过30%。

The Bank accelerated the implementation of the “doubling of corporate customer” plan and built an inclusive finance service platform featuring “online + offline” integration. Since 2018, the average annual growth rate of inclusive loans has exceeded 30%.

报告期末公司有效客户数达到

At the end of the reporting period, the number of valid corporate customers of the Bank reached 176,000

17.6 万户

较年初增幅

An increase of 29% compared with the beginning of the year

29 %

普惠型小微企业（含个体工商户和小微企业主）贷款户数

Inclusive loans were offered to 138,000 small and micro enterprises (including the self-employed and owners of small and micro enterprises)

13.8 万户

较年初增

An increase of 115,000 compared with the beginning of the year

11.5 万户

聚焦打造“数字京行”，推动营运能力转型

Built a "Digital Bank of Beijing" to promote the transformation of operation capacity

全面加快企业级数字化转型，实现管理效能、业务效率和客户体验全面提升。

The Bank accelerated the enterprise-level digital transformation in an all-round way, and realized the overall improvement of management efficiency, business efficiency and customer experience.

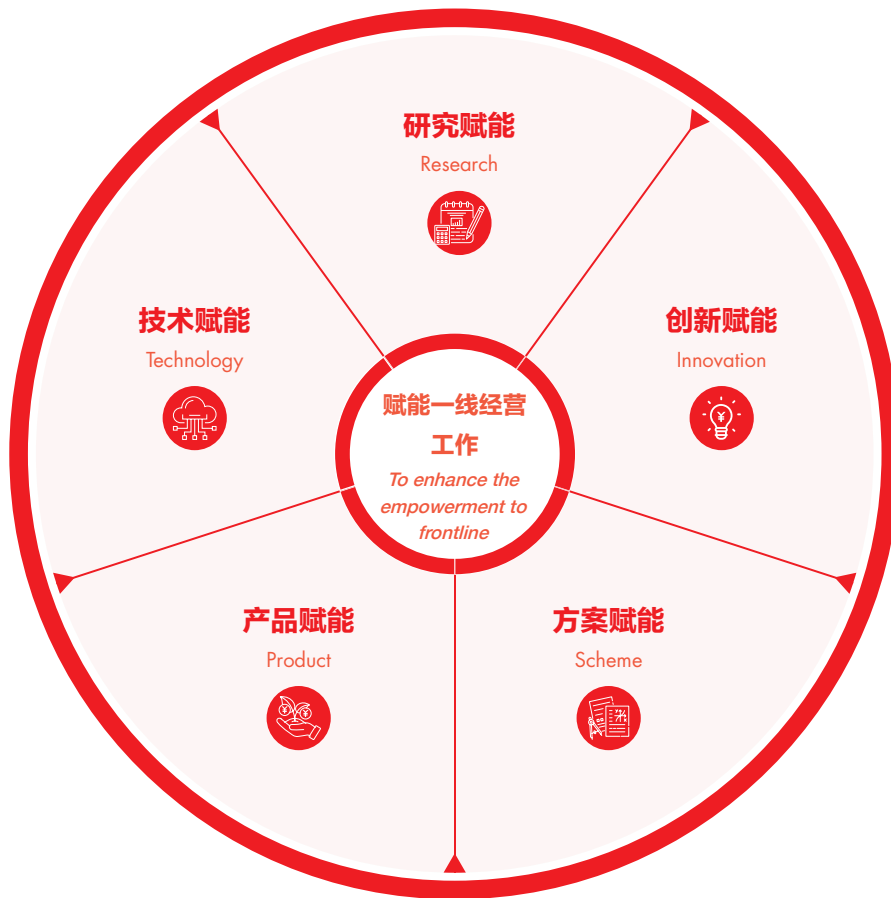


聚焦服务型总行建设，推动管理方式转型

Built a service-oriented head office to promote the transformation of management methods

设立金融研究所、创新实验室，以重点项目为突破打造敏捷创新组织，加大赋能经营一线。

The Bank set up Financial Research Institute and Innovation Lab and built agile innovation organizations with key projects to enhance the empowerment to frontline.





加强投资银行服务，打出“优势牌”

Strengthened investment banking services to foster superiority

打造基于上市公司、拟上市公司的全生态服务体系。

Built a full-ecological service system based on listed companies and companies to be listed.

截至报告期末，本行服务境内上市公司（不含金融类企业）

By the end of the reporting period, the Bank has served 1,045 domestic listed companies (excluding financial enterprises)

1045 家

其中主板

Including 702 main board listed companies

702 家

科创板

70 STAR MARKET companies

70 家

创业板

259 GEM companies

259 家

北交所

14 companies listed on Beijing Stock Exchange

14 家

未来，本行将以科创板、北交所上市以及专精特新“小巨人”等高成长性科技企业为营销服务重点，强化“商行+投行+私行”一体联动，整合公司、普惠金融、投行、交易银行、金融市场、零售、个贷、私行等业务板块的产品服务，为不同生命周期的客户提供“创业担保贷”、“智权贷”、“科企贷”、债券承销、银团贷款、并购贷款、公募 REITs、ABS、投贷联动、并购撮合、智能支付结算、数字供应链金融、家族财富规划、理财、消费贷、信用卡等一揽子综合化金融服务方案，并通过北京、上海、南京三地的小巨人创客中心为初创企业提供创业孵化增值服务。强化与北交所、中介机构、PE、VC、券商、基金的外部生态协同，拓宽“朋友圈”，提升“服务面”，共同助力更多企业借助资本市场实现高质量发展。

In the future, the Bank will focus on technology enterprises listed on STAR MARKET, Beijing Stock Exchange, and "Little Giants", strengthen the coordination of "commercial banking + investment banking + private banking", and integrate the products and services of corporate banking, inclusive finance, investment banking, transaction banking, financial market, retail banking, retail loan and private banking. The Bank will provide those customers at different phase of life cycles with a package of integrated financial services, such as startup guarantee loan, intellectual property pledged loan, hi-tech company loan, bond underwriting, syndicated loan, M&A loan, public offering REITs, ABS, CDEI, M&A matching, intelligent payment settlement, digital supply chain finance, family wealth planning, wealth management, consumer loan, credit card, etc. Incubation value-added services for start-ups will also be provided through the Little Giant Maker Center in Beijing, Shanghai and Nanjing. The Bank will continue to strengthen the external ecological synergy with Beijing Stock Exchange, intermediaries, PE, VC, brokers and fund companies, to broaden the "circle of friends" and enhance the "service surface", so as to jointly help more enterprises achieve high-quality development through the capital market.

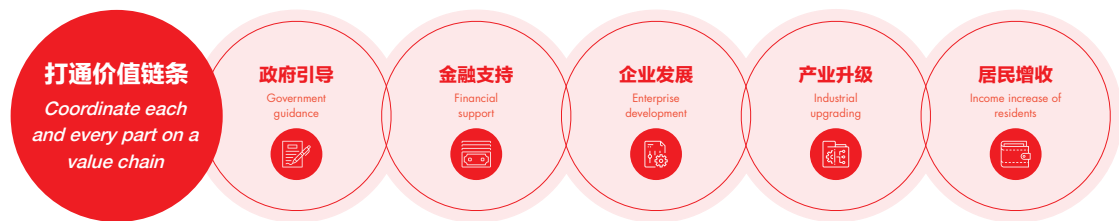


做好公司和个人服务，筑牢“护城河”

Improved Company & Consumer services to boost business development

基于客户体验和价值创造，全方位推动业务创新、服务创新、技术创新、场景创新、融合创新，形成政府、国有企业、商业银行、投资银行、消费者和企业的高效联动，为客户提供全生态、全业态、全场景、全生命周期的综合服务。

Based on customer experience and value creation, the Bank promoted business innovation, service innovation, technological innovation, scene innovation and integration innovation in an all-round way to generate the efficient synergy among the government, state-owned enterprises, commercial banks, investment banks, consumers and enterprises, provide customers with comprehensive services of all ecosystem, all formats, all scenes and all life cycles.



强化各领域业务创新，汇聚高质量发展动力

The Bank strengthened business innovation in various fields and gather momentum for high-quality development

报告期内，本行

During the reporting period, the Bank

<p style="text-align: center;">强化零售业务创新 Strengthened the innovation of retail business</p> <p>升级推出“智慧医保 2.0”服务，实现医保服务“掌上办”“码上享” Upgraded the “Smart Medical Insurance 2.0” service, making medical insurance services accessible on mobile App and QR code</p> <p>发布“万院计划”支持乡村振兴战略 Issued the “Ten Thousand Courtyard Plan” to support the rural revitalization strategy</p> <p>搭建信用卡 O2O 数字营销一体化平台 Built a credit card O2O digital marketing integration platform</p> <p>打造线上经营“京 e 贷”产品 Created online business loan product (Jing-E loan)</p>	<p style="text-align: center;">强化对公业务创新 Strengthened the innovation of corporate business</p> <p>推出“高精尖双益贷”“专精特新领航贷”“科企贷”“文信贷”“文化英才贷”等更加贴合科技型、文化型企业生命周期和发展需求的创新产品 Launched innovative products that are more in line with the life cycle and development needs of sci-tech and cultural enterprises, such as loans for advanced hi-tech enterprises, “little giant” enterprises, sci-tech companies, cultural enterprises, and cultural talents</p> <p>北京市首家上线国库集中支付一体化系统 The Bank released the first integration system of centralized treasury payment</p>
<p style="text-align: center;">强化金融市场业务创新 Strengthened financial market business innovation</p> <p>与进出口银行合作落地全国首笔科创转贷款 Cooperated with the Export-Import Bank of China to launch the first sci-tech sub-loan in China</p>	

强化“线上+线下”服务创新，持续提升客户服务体验*The Bank strengthened “online + offline” service innovation to continue improving customer service experience*

适应客户“非接触”服务需求，强化线上服务渠道建设。

It adapted to the customer's needs for contactless service and strengthened the construction of online service channels.

上线手机银行 APP6.0，构建起政务类、消费类、特色类三大场景生态体系，全年累计迭代

The Bank released the Mobile Banking App 6.0 after iteration for more than 160 times throughout the year, and built up 3 major scene ecosystems, i.e. government affairs, consumers, and featured

160 余次

报告期末手机银行用户数达

At the end of the reporting period, the number of mobile banking users reached 11.32 million

1132 万户

月活用户超

With monthly active users exceeding 4 million

400 万户

较年初提升 74%，移动端结算类交易笔数同比增长 40%

Up 74% from the beginning of the year, and the number of mobile settlement transactions increased by 40% year-on-year

优化企业网银 8.0 流程 100 项，功能

The Bank optimized 70 functions and 100 processes of Corporate Online Banking 8.0

70 项

网银覆盖率达

With the online banking coverage rate reaching 66%

66 %

同比提升 5 个百分点

Up 5 percentage points year-on-year

推出企业手机银行 4.0、企业微信银行、“北京银行京管家”普惠专属 APP 和微信小程序，构建对公业务线上化、场景化营销服务体系，强化综合服务创新。

The Bank launched the Corporate Mobile Banking 4.0, Corporate WeChat Banking, “Bank of Beijing SME Butler App” for inclusive business and WeChat Mini Program to build an online and scene-based marketing service system for corporate business. The Bank also strengthened innovation on comprehensive services.

强化供应链金融创新，更好融入企业生态和行业生态*The Bank strengthened the innovation of supply chain finance to better integrate into the ecosystem of enterprises and industries*

报告期内

During the reporting period

本行坚持以开放生态、流程重塑、数据驱动、场景敏捷为方向，推动供应链数字化转型。

The Bank adhered to the orientation of open ecosystem, process reengineering, data-driven and scene-based agility to promote the digital transformation of supply chain.

截至报告期末

By the end of the reporting period

新增核心企业客户数、供应商客户数以及贷款投放规模三项指标增幅较 2020 年均超 150%，并在助力公司业务转型、优化客户结构、拓展普惠客群、拉动资金留存等方面发挥优势。

The number of newly-added core corporate customers, the number of supplier customers, and the loan scale had all increased by more than 150% compared with 2020, and they played positive roles in helping the corporate business transform, customer structure optimization, inclusive customer acquisition, and fund retention.

150 %

强化绿色金融创新，积极服务“双碳”战略

The Bank strengthened green finance innovation to actively serve the “dual carbon” strategy

报告期内

During the reporting period

本行把握“双碳”战略机遇，紧跟国家和首都绿色发展政策部署，将绿色金融上升为全行重要发展战略，全面加快绿色金融发展步伐。

The Bank seized the strategic opportunity of “dual carbon goals”, followed closely the national and capital green development policies, upgraded green finance to an important development strategy of the whole bank, and comprehensively accelerated the pace of green finance development.

截至报告期末

By the end of the reporting period

本行绿色贷款余额

The green loan balance of the Bank was 47.74 billion Yuan

477.4 亿元

较年初增长

An increase of 21.52 billion Yuan over the beginning of the year

215.2 亿元

增幅

An increase of 82.1%

82.1 %

形成总分联动的绿色金融业务垂直管理架构,打造特色网点模式,成立北京地区首家“绿色”支行,形成北京地区“一东一西”绿色特色支行空间格局。

The Bank has established a vertical management structure of green finance business synergizing the head office and regional branches. The Bank created a featured network mode and set up the first “green” branch in Beijing. Currently, there are two green branches in total, one on the east side and the other on the west side of Beijing.

加快绿色金融创新，发布“绿融+”绿色金融品牌

The Bank accelerated the innovation of green finance, released the “Green Finance+” brand

绿色贷款

Green loans



绿色债券

Green bonds



绿色供应链

Green supply chain



绿色金融生态圈

Green financial ecosystem

打造“点、线、面”相结合的立体化服务体系

Built a three-dimensional service system





落地银行间市场全国首单“碳中和”小微金融债券
Launched the first “carbon neutrality” financial bond for SMEs in the interbank market



落地全国首单供应链绿色资产支持票据承销
Launched the first underwriting of supply chain green asset-backed bills in China



落地“双碳”背景下北京市首笔碳配额质押贷款业务
Launched the first carbon allowance pledge loan business in Beijing against the background of “Dual Carbon” goals



助力全国首批、北京市首笔公募 REITs——“首钢绿能”成功募集
Facilitated the first public offering REITs in China and Beijing, i.e. Shougang Green Energy

加强金融科技赋能，组建“点绿成金”项目小组，推动绿色金融管理系统建设。

The Bank strengthened the fintech empowerment and set up a green finance project team to promote the construction of green finance management system.



强化数字金融创新，打造数字货币时代的北京银行

The Bank strengthened financial innovation of Digital Yuan e-CNY to reshape Bank of Beijing in the era of digital currency

本行抢抓数字经济发展机遇，以数字人民币对民生的促进作用为根本出发点，全力推动数字人民币业务拓展，打造北京银行数字人民币业务特色、亮点。

The Bank seized the opportunity of digital economy, and made every effort to promote the development of e-CNY business to improve people’s livelihood and create the Bank’s business highlight.

报告期内

During the reporting period

本行作为首批合作银行成功接入数字人民币互联互通平台，全面实现数字人民币 APP 各项功能对接。

Among the first batch of cooperative banks, the Bank successfully accessed the e-CNY interconnection platform to add various functions of the e-CNY APP.

多方开展数字人民币运营机构合作，在本行自建渠道快速推出数字人民币服务功能，企业网银实现单位客户数字人民币服务功能，“京彩生活”手机银行 APP 实现个人客户数字人民币服务功能。

The Bank cooperated with many e-CNY operators, and launched e-CNY service functions in our self-built channels. Corporate online banking realized the e-CNY service function for corporate customers, and our mobile banking APP realized the e-CNY service function for retail customers.

与数字人民币运营机构开展合作，重点支持冬奥会等应用场景，协力优化冬奥会支付服务环境。

The Bank cooperated with e-CNY operators to build application scenes related to the Winter Olympics Games, so as to optimize the payment service environment for the Winter Olympics Games.

强化特色金融创新，推进特色金融和新经济共发展

The Bank strengthened financial innovation to promote the development of featured finance and new economy

科创金融

Sci-tech innovation finance

文化金融

Cultural finance

重点布局《北京市“十四五”时期高精尖产业发展规划》提出的新一代信息技术、医药健康等十大战略性新兴产业，积极支持高新技术企业、“专精特新”中小企业、新三板挂牌和北交所企业等创新发展。

We focused on the ten strategic emerging industries, such as the new generation of information technology, medicine and health proposed in the "Development Plan of High-tech Industries in Beijing during the '14th Five-Year Plan' Period", and actively supported the innovation and development of high-tech enterprises, "little giants" SMEs, and enterprises listed in the NEEQ and Beijing Stock Exchange.

全行科创金融贷款余额

The balance of sci-tech innovation finance loans of the Bank totaled RMB 160.75 billion

1607.5 亿元

户数

With 7,150 customers

7150 户

推出“文信贷”“文化英才贷”“电影+”版权质押贷款等文化金融产品。

We launched cultural finance products such as "Cultural Credit", "Cultural Talent Loan" and "Movie+" copyright pledge loan.

全行文化金融贷款余额

The balance of cultural finance loans reached RMB 63.42 billion

634.2 亿元

户数

With 3,278 customers

3,278 户



普惠金融
Inclusive finance



绿色金融
Green finance



升级普惠拓客平台，持续完善对公网贷平台、贷后管理平台等操作平台，打造普惠金融拳头产品。

We upgraded the platform to acquire inclusive customers, improved the corporate online lending platform, post-loan management platform and other operating platforms, and created hit inclusive finance products.

全行普惠金融贷款余额

The Bank's inclusive finance loan balance totaled RMB 126.1 billion

1261 亿元

普惠型小微企业（含个体工商户和小微企业主）贷款户数

The number of inclusive SMEs (including individual commercial households and SME owners) loan customer totaled 138,000

13.8 万户



推出“绿融+”绿色金融服务品牌，打造“绿融贷”“绿融债”“绿融链”“绿融家”系列产品和服务，持续构建绿色贷款、绿色债券、绿色供应链、绿色金融生态圈。

We launched the “Green Finance+” green financial service brand, created a series of products and services such as “Green Finance Loan”, “Green Finance Bond”, “Green Finance Chain” and “Green Finance Home” to build a green finance ecosystem.

全行绿色贷款余额

The balance of green loans was RMB 47.74 billion

477.4 亿元

增幅

An increase of 82.1%

82.1 %

累计服务客户数超千户

The cumulative number of customers exceeded 1,000



案例

Case

加大普惠业务指标考核

履行社会责任

Strengthened the performance assessment related to inclusive finance business to fulfill social responsibilities

本行南昌分行为充分发挥绩效考核对普惠金融业务发展的引导、促进和激励作用，认真落实国务院和人民银行、银保监会等监管部门金融支持实体经济、民营小微企业的政策要求，推动分行普惠小微业务持续、快速、稳健发展，分行将普惠金融贷款户数增量、公司普惠金融贷款增量、普惠个贷增量三项考核指标纳入辖内分、支行及管理部门业务经营综合考评体系。同时，设立普惠小微业务专项奖，对经营单位普惠贷款增量和存量分别给予增量奖励和存量维护奖励。

Nanchang Regional Branch fully utilized the role of performance assessment in guiding, driving, and motivating the development of inclusive finance business, conscientiously implemented the policy requirements of the State Council, PBoC, CBIRC, and other regulatory authorities to support the real economy and private small and micro enterprises, and promoted the sustained, rapid, and steady development of the regional branch's inclusive business for SMEs. The Regional Branch incorporated three indicators, namely, growth of inclusive finance loan customers, growth of corporate inclusive finance loans, and growth of inclusive retail loans, into its comprehensive business assessment system for the regional branch, branches, and management departments. At the same time, special awards for inclusive small and micro business was set up to award business units for their incremental and existing inclusive loans.

创新服务模式助力

小微企业发展

Innovate service models to facilitate the development of small and micro enterprises

本行上海分行小巨人创客中心定位于小微企业“孵化器 + 加速器”，发挥金融基因的优势，与各类创投机构、众创空间共同构建开放、协作、共赢的生态共同体，对于入驻的小微企业进行全方位、全链条、全周期金融服务。

2021 年，本行上海分行成功支持创客中心入驻小微企业获得创业贷款、股权融资。此项服务创新荣获上海银行业优秀小微企业金融服务案例。

The Little Giant Maker Center of Shanghai Regional Branch is positioned as an incubator and accelerator for small and micro enterprises, giving full play to the advantages of financial genes. It constructed an open, collaborated, and mutually beneficial ecosystem with various startups and maker spaces, and provided comprehensive, full-chain, and full-life-cycle financial services to small and micro enterprises. In 2021, Shanghai Regional Branch successfully helped SMEs in the Center to acquire start-up loans and equity financing. This service innovation was selected as an Outstanding Case of Financial Services for SMEs of the Shanghai Banking Industry.



北京银行上海分行小巨人创客中心是上海首家“银行系”众创空间。

The little giant maker center of Bank of Beijing Shanghai branch is the first "banking" maker space in Shanghai.

荣膺“2021 浙商最信赖小微企业服务银行”

Won the “2021 Zhejiang Merchants Most Trusted Bank with Services for Small and Micro Enterprises”

本行杭州分行自 2008 年成立以来，始终践行“服务地方经济、服务中小企业、服务市民百姓”的战略定位，以普惠金融为根基，以特色金融为品牌，助力小微企业融资“增量、降价、提质、扩面”。2021 年，本行杭州分行荣膺“2021 浙商最信赖小微企业服务银行”。

Since its establishment in 2008, Hangzhou Regional Branch has been positioned to serve the local economy, small- and medium-sized enterprises, and the common people. With inclusive finance as the foundation and featured finance as its brand, the regional branch helped small and micro enterprises to increase amount, reduce prices, improve quality, and expand scale in terms of financing. In 2021, Hangzhou Regional Branch won the title of “Zhejiang Merchants Most Trusted Bank with Services for Small and Micro Enterprises”.

在深度上

IN TERMS OF DEPTH

下沉金融服务重心，加强摸底排查、沟通衔接，通过更细更实的举措捕捉小微企业更深层次的融资需求。

The Regional Branch adjusted its focus on financial services, strengthened inspection and communication, and captured deeper financing needs of small and micro enterprises through more detailed and practical measures.



在效能上

IN TERMS OF EFFICIENCY

提高金融服务效率，用更高效的流程、更专业的服务，不断畅通资金直达渠道。

The Regional Branch enhanced the efficiency of financial services, using more efficient processes and professional services to open more channels for funds.



在质量上

IN TERMS OF QUALITY

提升金融服务的精度，通过精准对接、创新产品，强化“一企一策”，精准助力小微企业复元气、添动力、强活力。

The Regional Branch improved the accuracy of financial services, strengthened the “one enterprise, one policy” principle through precise communication and innovative products, so as to inject motivation, energy and vitality into small and micro enterprises.

截至 2021 年 12 月末

As of the end of December 2021

杭州分行普惠小微贷款余额

The balance of inclusive small and micro loans of Hangzhou Regional Branch was RMB 11.651 billion

较年初增长

Representing an increase of RMB 3.863 billion from the start of the year

38.63 亿元

增幅

Up 49.6%

49.6 %

116.51 亿元

案例

Case

投放 2000 万元抗疫贷款
驰援铅山定点救治医院

Disbursing epidemic-prevention loans
of RMB 20 million to aid the designated
hospital in Yanshan

2021 年 10 月底，江西省上饶市铅山县突发新冠肺炎疫情，此前江西省连续 610 天无新增本地确诊病例报告，突如其来的疫情给当地医疗保障和物资保障带来巨大考验，铅山县唯一定点救治医院急需资金采购医用防护服、防护面罩、消毒液等防疫物资。

At the end of October 2021, there was an outbreak of COVID-19 in Yanshan County, Shangrao, Jiangxi after no new reports of local cases in Jiangxi for 610 consecutive days. The sudden outbreak posted great challenges to local medical and material supply. The only designated hospital for treatment in Yanshan urgently needed funds for the purchase of PPE, masks, disinfectant, and other pandemic prevention materials.



获悉相关情况后，本行南昌分行快速行动、积极对接，开辟“绿色通道”推进相关审批流程，及时“雪中送炭”为该医院发放贷款 2000 万元，解决了疫情防控资金困难，以实际行动践行“金融为民”初心，用京行速度、温度、力度彰显来自首都金融企业的责任与担当。

After learning of the situation, Nanchang Regional Branch acted quickly and opened a green channel to expedite the approval process to issue a loan of RMB 20 million to the hospital in a timely manner, which resolved the funding difficulties of epidemic prevention and control, practiced the Regional Branch's original intent to provide financial services for the people, and demonstrated the responsibility of a financial enterprise with the Bank's speed, warmth and strength.

南昌分行给江西某医疗器械公司发放 1000 万元贷款，用于紧急采购疫情防控物资。

Nanchang Branch issued RMB 10million loan to a medical device company in Jiangxi for emergency procurement of epidemic prevention and control materials.



金融惠农

金融产品创新 · “京益农”

*Financial Product Innovation to Support
Agricultural Development: “Jing Yinong”
(Bank of Beijing Benefiting Agriculture)*

本行济南分行积极践行国家普惠金融政策，紧跟国家乡村振兴战略，实施乡村振兴工程，2021年定制分行“京益农”创新型服务方案，针对农业产业化龙头企业和农业产业特色集群，为龙头企业的上下游以及特色集群内的涉农中小微企业、专业合作社、个体工商户及农户发放日常生产经营活动贷款。本创新服务方案通过担保公司全业务流程线上服务、线上系统出具电子担保函、倾斜高贴息（最高可达3.175%）且无需保证金等多维度综合服务倾斜，有效降低了客户综合成本，提升了项目推进效率。

Jinan Regional Branch actively implemented the national inclusive finance policy, closely followed the rural revitalization strategy, implemented the rural revitalization project, and customized the innovative service plan of “Jing Yinong” in 2021. Loans for daily production and business activities were provided to small and medium-sized enterprises, professional cooperatives, self-employed people and farmers in the upstream and downstream of leading enterprises and characteristic clusters of agriculture industry. This innovative service plan effectively reduced the comprehensive cost of customers and improved the efficiency of project promotion through guarantee company's online services covering full business process, issuance of electronic guarantee letter through online system, offering of high discount rate (up to 3.175%) and removal of margin.

为受困文化企业 提供纾困金融服务

*Providing financial services to distressed
cultural enterprises*

北京某文化传媒有限公司为线下音乐培训机构，品牌名称“中国乐手”。

Cultural Enterprise A is an offline music training institution with the brand name of “Chinese Musician”.

2020年

In 2020

受新冠肺炎疫情影响，线下培训及活动全面停摆，企业转型线上交流、线上培训业务，通过本行的资金支持，采购线上培训交流设备，于2021年初收入实现大幅增长。

Due to the impact of the epidemic, offline classes and activities were completely suspended, and the enterprise transformed into an online communication and training business. With the financial support of the Bank, the enterprise purchased online training and communication equipment, and was able to achieve a substantial increase of income in early 2021.

2021年4月

In April 2021

企业因准备恢复线下培训和交流活动，存在临时性贷款需求，通过本行手机银行申请，获得线上个人经营性信用贷款30万元，受困文化企业得以持续经营。

The enterprise needed a loan to facilitate the resumption of offline training and exchange activities. Through an application submitted to the Bank's mobile banking gateway, the enterprise was able to obtain an online retail business credit loan of RMB 300,000, which facilitated the daily operations.

品质服务

Quality services

本行始终秉承“真诚 所以信赖”的服务理念，持之以恒深耕医疗社保、教育出行、工会服务等民生领域，用金融的温度，便利百姓的生活，打造“伴您一生的银行”。为践行负责任企业的义务，本行以投诉治理为着力点，持续深化业务流程，探索金融知识宣教的新模式，切实解决群众反映的痛点难点问题，保证消费者合法权益。

Upholding the service concept of winning customers' trust with sincerity ("Our Sincerity, Your Trust"), the Bank deeply involved in fields related to people's livelihoods such as healthcare and social security, education and travel, and labor union services, using the warmth of finance to improve people's lives and to build "Your Lifetime Bank". In order to fulfill its obligations as a responsible enterprise, the Bank focused on complaint management, continued to deepen its business processes, explored new models for financial knowledge education, efficiently solved the pain points and challenges of the people, and guaranteed the legitimate rights and interests of consumers.



数字化服务纵深发展 *In-Depth development of digital services*

本行搭建起优势互补、交叉融合、互惠共赢的综合化金融平台，致力于为客户提供多元化、全流程的一站式金融服务。积极以多场景、特色化设置实现生活、政务服务应用全覆盖，以金融科技质变推动业务模式转变。

The Bank constructed a comprehensive financial platform with complementary advantages, cross-integration, and mutually beneficial aspects to provide customers with diversified, full-process, and one-stop financial services. The platform realized the full coverage of daily life scenes and government service applications, and drove the transformation of business models through changes of financial technology.

APP 建设成效显著

The Bank achieved remarkable results in APP development

目前已推出手机银行尊贵版、英文版以及小程序平台、5G 消息平台、鸿蒙操作系统等，形成以 APP 为核心的移动端全渠道矩阵，APP 客户活跃水平持续提升。

At present, the Bank has launched the elderly version and English version of mobile banking app, mini-program platform, 5G messaging platform, version for Harmony OS, and other projects, forming a mobile omni-channel matrix with APPs at its core to activate APP users.

截至 2021 年末，手机银行客户数达到

By the end of 2021, the number of mobile banking customers reached 11.32 million

1132^万

MAU 超
MAU exceeded 4 million

400 万户

较年初提升
Representing an increase of 74% from the start of the year

74 %

移动端结算类交易笔数同比增长

The number of settlement transactions at the mobile end increased by 40% year-on-year

40 %

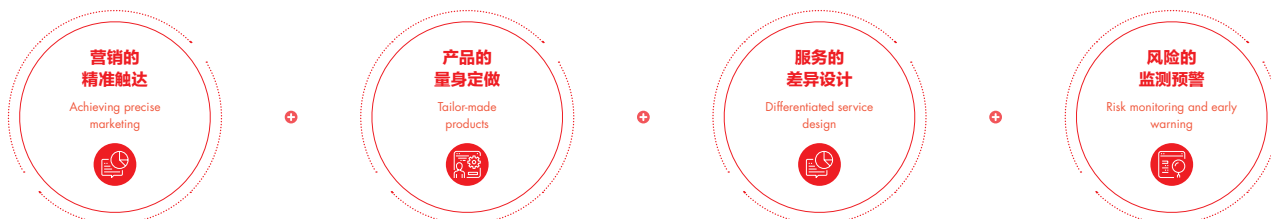


坚持惠民服务特色

The Bank adhered to service principle of benefitting the people

以科技力促更便捷、体验更好的基础银行服务。普惠线上拓客管理平台运用互联网、大数据、人工智能、生物识别等技术应用，将“数字、平台、生态”赋能普惠金融，构建了包含银行、渠道、数据的多维网络，并在此基础上实现：

Used technology to provide more convenient and better experience in basic banking services. The Bank's inclusive online customer expansion management platform used the Internet, big data, AI, biometrics, and other technical applications to empower inclusive finance through digital transformation, platforms, and ecosystems, constructing a multi-dimensional network that includes the Bank, channels, and data, which is capable of:



推进用户体验和服务质量的提升

Continuously improve the user experience and service quality

本行 95526 客服中心以智能化和全媒体服务为抓手，不断推进用户体验和服务质量的提升。

The Bank's 95526 customer service center used intelligent and omni-media services to continuously improve the user experience and service quality.

借助 AI 技术实现服务广度和服务效率的全面提升

Using AI technology to improve service scope and efficiency

2021 年上线的智能外呼客户触达效率是人工的 5 倍以上，转化效果是传统方式的数十倍。

The smart outbound calling system launched in 2021 proved 5 times more effective than manual operations, with a conversion rate dozens of times higher than that of conventional methods.

构建集语音、文字、视频于一体的全媒体远程服务体系

The Bank also constructed an all-media remote service system that integrates voice, text, and video

通过提升服务可视化能力和远程身份核验能力，拓展丰富的空中经营和空中运营服务场景，为客户提供足不出户即可享受银行全方位服务的流畅体验。

By improving service visualization and remote identity verification, the Bank expanded remote operation and service scenes to provide customers with a smooth experience across a full range of banking services without leaving their homes.

拓展智能平台服务渠道

Continued to build and expand its smart platform service channels

基于“线上全渠道经营”的思路，本行持续建设拓展智能平台服务渠道，加速服务与技术迭代，进一步提升精细服务水平，丰富服务功能，通过深化与头部互联网平台的支付合作，优化客户体验。

Based on the principle of online omni-channel operations, the Bank continued to build and expand its smart platform service channels, accelerate service and technology iteration, further refine its services, enrich service functions, and optimize the customer experience through in-depth payment cooperation with leading Internet platforms.

案例

Case study

北京银行“京管家”实现线上 7×24 信贷融资服务

“SME Butler” App realized 24/7 online credit financing services

7×24^h

为客户提供 7×24 小时实时在线的信贷融资服务

To provide customers with 24/7 real-time online credit financing services

“京彩生活”手机银行迭代升级

Upgrade of mobile banking APP

全年累计迭代

Over 160 iterations throughout the year

160 余次

功能服务优化

160 functional service optimizations

160 余项

针对小微企业“散、多、小”的特点，本行打造“管家式”服务，并结合区域特色划分“城市服务专区”，为客户提供 7×24 小时实时在线的信贷融资服务。同时搭建微信小程序、微信公众号、钉钉服务窗等社交轻应用，构建普惠业务多重流量入口，实现小微客户全渠道线上精准获客，小微企业足不出户即可办理业务。同步推出普惠客群专属的全线上贷款产品“普惠速贷”，提升融资效率、优化客户体验，充分满足小微企业“短、小、频、急”的资金需求。

In view of the scattered, numerous, and small nature of small and micro enterprises, the Bank created “housekeeper” services, and determined “urban service areas” in accordance with regional characteristics to provide customers with 24/7 real-time online credit financing services. At the same time, the Bank developed WeChat mini-program and established a WeChat official account, DingTalk service portals, and other social media apps to construct multiple traffic portals for inclusive businesses, realizing the precise acquisition of small and micro enterprise customers through online channels, and providing such enterprises with the ability to handle their business indoors. The Bank also launched the online “Inclusive Quick Loan” product for its inclusive customer group, improving financing efficiency, optimizing the customer experience, and fully meeting the “short-term, small, frequent, and urgent” capital needs of small and micro enterprises.

2021 年，本行持续加快手机银行建设进程，坚持“以客户为中心”，推进手机银行迭代升级。

In 2021, the Bank continued to accelerate the construction of mobile banking APP, adhering to a customer-oriented approach and upgraded mobile banking APP.



持续提升 APP 精细服务水平。全年累计迭代 160 余次，涉及 160 余项功能服务优化。细分服务客群的同时丰富服务功能，推出多项服务专区。

Continued to improve the refined service of its app, involving over 160 iterations and functional service optimizations throughout the year, enriched service functions and launched a number of service areas while segmented customers.



推进线下业务线上化。贯彻落实全行数字化转型发展战略，进一步提升本行网点服务效能，充分发挥手机银行的服务优势，打造丰富的便民、惠民场景服务，在生活、政务等频道进行布局重构。

Made offline business online through the implementation of digital transformation strategy throughout the Bank, further improving the service efficiency of branches, and giving full play to the service advantages of mobile banking APP, created convenient and beneficial service scenes, and reconstructed the layout of channels for life and government affairs.



升级完善线上客户运营体系。持续迭代优化智能营销平台，通过多样的优惠福利促进消费增长。

Upgraded and improved the online customer operation system, optimized the smart marketing platform and drove consumption growth through various preferential benefits.



建设电子银行开放服务能力。优化升级“京彩钱包”聚合支付产品，为广大客户提供便捷的移动支付环境和体验。

Developed the open service capabilities of e-banking, optimized and upgraded the “Jingcai Wallet” aggregation payment product, and provided customers with a convenient mobile payment environment and experience.



加强消费者权益保障 *Strengthen the protection of consumer rights and interests*

2021年，本行深入开展“我为群众办实事”实践活动，持续加强消费者权益保护工作，建立健全消费者权益保护机制，以投诉管理为抓手，深入重点领域追本溯源，提高服务质效，提升消费者满意度。

In 2021, the Bank carried out in-depth activities to benefit the people, continued to strengthen the protection of consumer rights and interests, established and improved its consumer rights and interests protection mechanism, focused on ensuring compliant management, deeply explored key areas to identify the source of problems, and improved service quality and efficiency to improve customer satisfaction.

北京银行消费者权益保护宣教工作框架

Framework of the Publicity and Education Work of Bank of Beijing on Consumer Rights Protection

树立一个理念

Stick to one concept

以金融消费者为中心

Being financial consumer-centered



实现两个目标

Achieve two goals

增强消费者金融知识和风险防范能力

Enhance consumers' financial knowledge and risk prevention ability

提高北京银行宣教员服务水平

Improve the service level of publicity staff of Bank of Beijing



构建三个机制

Build three mechanisms

管理机制

Management mechanism

长效机制

Long-term mechanism

联动机制

Coordination mechanism



坚持四个结合

Persist in four combinations

日常与集中宣教相结合

Combination of daily and centralized publicity and education

行内、行外与线上宣教相结合

Combination of internal, external and online publicity and education

传统宣教与创新宣教相结合

Combination of traditional publicity and innovative publicity

北京与外埠特色宣教相结合

Combination of Beijing and other cities' characteristic publicity and education



为全方位保障消费者权益，本行通过科学可靠的消保体系设计，“自上而下”对产品与服务流程进行全周期管理审核，在排查可能妨害客户信息与资金安全的漏洞的基础上，辅以健全的投诉反馈机制，为客户提供“安全、安心、安定”的权益保护服务。

In order to protect the rights and interests of consumers in a comprehensive manner, the Bank conducted a top-down full-life-cycle management and review mechanism of products and service processes through designing a scientific and reliable PCRI system. Based on the identification of loopholes that may hinder the security of customer information and funds, and supplemented by a sound complaint feedback mechanism, the Bank provided customers with safe, secure, and stable services to protect their rights and interests.

本行印发《北京银行消费者权益保护工作管理规定》《北京银行消费投诉管理规定》等一系列消保体系文件，为总分支三级机构有序开展消费者权益保护工作提供了制度保障。

通过制定《北京银行私人银行代销业务合作机构与产品准入管理规定》等多项制度流程，本行严格对代销产品、收益类产品和创新产品设计和销售环节进行消保审批，严格规范产品的信息披露管理、协约管理、宣传营销管理流程。

本行定期对总行部门及分支机构进行考核，其内容涵盖产品审查、营销推介、信息披露、网点服务、投诉处理、信息安全保护及金融知识宣教等类目，以科学管理与高效激励引导全行进行内部自律，进而发挥上下一体的主观能动性，为消保事业添砖加瓦。



The Bank issued a series of PCRI policies such as the "Regulations on the Protection of Consumer Rights and Interests of the Bank of Beijing" and the "Regulations on the Management of Consumer Complaints of the Bank of Beijing", providing policy guarantee for orderly consumer rights protection work.



Through the formulation of the "Provisions on the Management of Partner Institutions and Product Access for Private Banking of Bank of Beijing" and other policies and processes, the Bank strictly conducted PCRI approval for the design and sales of agent selling products, income-related, and innovative products, and strictly standardized the product information disclosure management, contract management, and promotion and marketing management processes.



The Bank regularly conducted evaluations on departments of the Head Office, and business units, covering product review, marketing and promotion, information disclosure, branch services, complaint handling, information security, and financial education, which can guide the Bank to carry out internal self-discipline through scientific management and efficient incentives, so as to contribute to the cause of consumer protection.





做好投诉管理 *Strengthened complaint management*

在既有的消保体系投诉管理文件的基础上，本行加强投诉管理，整合信息渠道与各部门研判能力，提升投诉个案解决效率，提升追本溯源质效，确保客户的投诉反馈“掷地有声”，相关问题的发现与处理“有始有终”。

On the basis of existing complaint management documents, the Bank strengthened complaint management, integrated the information channels and research and judgment capabilities of various departments, improved the efficiency of complaint resolution, improved the quality and efficiency of traceability, and ensured that customer complaint feedback was sound and all complaints were identified and solved.

以诉促改 精细管理

Complaint-based reforms and refined management

本行以投诉工单为切入点，通过建立党委专项小组，定期带队赴支行进行一线调研，及时分析汇总，进而从制度、流程层面根本性提出优化处理方案，层层分解，严格督办，切实解决难点痛点问题，系统性降低投诉量。

The Bank established of a special Party committee team to conduct on-site research at branches, analyze and summarize matters in a timely manner, and propose optimized solutions at the system and process level.

问题导向 一抓到底

Identified problems at the source

本行组织多部门联合会商，打通部门间横向壁垒，建立信息沟通、会商研判、成果共享的机制，挖掘投诉问题发生的深层次原因，形成解决问题的合力，提出综合解决方案。例如，通过对小额遗产支取问题的投诉工单进行汇总研判，最终将全行小额遗产简化流程支取限额由 1 万元提升至 5 万元，极大方便了消费者。

The Bank organized multi-department joint consultations to break down the horizontal barriers between departments, established a mechanism for information communication, consultation and evaluation, and sharing of results, explored the deep-seated causes of complaints, formed joint efforts to solve problems, and proposed comprehensive solutions. For example, by summarizing and evaluating complaints concerning the withdrawal of low-value estates, the Bank increased the simple withdrawal limit for low-value estates from RMB 10,000 to RMB 50,000, greatly improving the customer experience.

加强宣导 正向激励

Strengthened publicity and positive incentives

本行每季度召开投诉分析会，及时总结分支机构在投诉处理、服务客户、解决疑难问题过程中的经验做法和典型案例，充分展示基层诉求办理的积极成效，持续发挥先进典型的激励带动效应。2021 年本行“接诉即办”为民服务宣传片在北京电视台播出三期，“接诉即办”全年平均得分 97.18 分，排名市管企业前列。

The Bank held quarterly complaint analysis meetings to summarize experience, practice, and typical cases of business units in the process of handling complaints, serving customers, and solving difficult problems, fully demonstrating the positive effect of handling complaints at the grassroots level, and continuously exerting advanced and typical incentives and other driving forces. In 2021, the Bank's "complaint handling" publicity video was broadcast on Beijing TV for three phases. The annual average score of the Bank's complaint handling work was 97.18 points, ranking high among enterprises under the management of Beijing Municipality.



持续开展金融知识普及 *Continued popularization of financial literacy*

2021 年，本行开展了“金融消费者权益日、守住‘钱袋子’、普及金融知识万里行、金融知识普及月与金融知识进万家”等消费者权益保护宣传教育活动，获得了良好的宣传实效。

In 2021, the Bank carried out consumer rights protection publicity and education activities such as “Financial Consumer Rights Day, Safeguarding Your Money, Popularizing Financial Knowledge, Financial Knowledge Popularization Month and Financial Knowledge Entering Ten Thousand Households”, achieving strong publicity results.



本行各大网点充分利用配套设备，营造宣传氛围，通过柜台折页、电子屏、自助机具、公众教育区微课堂等随时随地宣传金融知识，并托官方网站、微信公众号、手机银行与信用卡掌上京彩 APP 等各类自有渠道，及时发布金融宣教知识及风险提示案例，让消费者树立价值投资、理性投资和风险防范意识。

The Bank’s branches made full use of supporting equipment to develop a publicity atmosphere, publicized financial knowledge anytime and anywhere through counter posters, electronic screens, self-service machines, lectures held in public reading areas, and used official websites, WeChat official accounts, mobile banking and credit card apps, and other channels to timely release financial knowledge and risk warnings, thereby ensuring that consumers develop a sense of value investment, rational investment, and risk prevention.



本行推出多期直播课，满足客户常用金融知识需求之余，帮助其了解非法金融活动的应对与处理全流程，进而主动警惕金融诈骗，防范资金与信息损失。

The Bank launched a series of live classes to meet customer needs for common financial knowledge, helping them understand the entire process of responding to and dealing with illegal financial activities, so as to proactively guard against financial fraud and prevent the loss of funds and information.

本行充分应用新媒体宣传策略，推出宣传月活动内容，利用新兴宣传方式扩大活动影响力。本行定期在中国网等媒体刊登宣教信息，以文字输出提升金融风险防范宣传效果。

The Bank made full use of its new media publicity strategy, launched content for its publicity month activities, and used new publicity methods to expand the influence of its activities. In terms of online platforms, the Bank regularly published publicity and education information on the China.org.cn and other media platforms to improve the effect of financial risk prevention through media.

案例

Case

金融知识普及 特色化服务

*Specialized services
of financial knowledge
popularization*



- 本行持续加强消费者权益保护工作。

The Bank continuously enhanced consumer rights protection.

本行北京分行一直以来将有效开展金融教育宣传与推动金融服务相结合，持续履行公众教育的社会义务。2021年以来，本行北京分行共开展金融知识普及与金融消费者教育活动近2000次，受众人数超100万人。

Beijing Regional Branch has effectively integrated financial education publicity with the promotion of financial services to continuously fulfill its social obligations in the education of the public. Since 2021, Beijing Regional Branch has carried out nearly 2,000 financial knowledge popularization and financial consumer education activities, reaching an audience of over 1 million.



创新活动形式

Being creative in the form of activities

宣传活动精选适老金融服务、倡导理性消费、防范电信诈骗等多种主题，通过开展互动活动、设立专属咨询、举办讲座等多种形式开展宣传教育。创新制作金融知识特色推文、宣传教育H5等宣传材料，加大推广力度，扩大活动效果。

Beijing Regional Branch selected topics such as financial services for the elderly, advocating for rational consumption, and preventing telecom fraud, and carried out publicity and education in various forms such as interactive activities, exclusive consultations, and lectures. The Regional Branch also made innovative financial knowledge posts, created publicity and education H5 pages and other materials, ramped up promotion efforts, and expanded the effect of its activities.



开展特色宣传

Beijing Regional Branch carried out featured publicity campaigns

不断拓宽宣传渠道，组织宣教人员走出去，走进企业学校、深入农村郊区开展特色宣传，多渠道、多角度地向社会公众普及金融知识，切实强化客户风险意识，帮助其理性选择适合自己的金融产品和服务。

Continuously expanded publicity channels, encouraged publicity personnel to go into companies, schools and rural and suburban areas to carry out special publicity work, popularizing financial knowledge to the public through a variety of channels and angles, which effectively strengthened the risk awareness of customers, and helped customers make rational choices of financial products and services that best suited them.



关注特殊群体

Beijing Regional Branch paid attention to disadvantaged groups

将宣教活动与志愿者活动有效结合，走进养老院、社区等区域，为特殊群体开展定向宣传，帮助解决智能设备使用难、电信诈骗风险等多难题，提升特殊人群的风险防范能力和意识，守护其财产安全。

Effectively integrated publicity and education activities with volunteer activities, carried out targeted publicity for disadvantaged groups in areas such as nursing homes and communities to solve their problems such as difficulties in using smart devices and the high risks of phone fraud, improving the risk prevention ability and awareness of disadvantaged groups and safeguarding asset security.



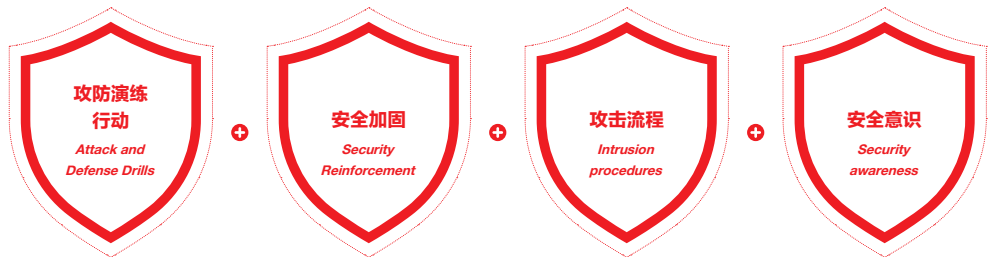
隐私与信息安全 *Privacy and data security*

维护信息安全是消费者权益保护的重中之重。据此，本行基于预前预后视角，分别通过内部员工安全培训、紧急应急流程设置以及实时硬件防控等环节，强化信息数据薄弱点，守护好银行业消费者的权益基底。

Maintaining data security is a key priority of consumer rights and interests protection. To this end and in accordance with projections and prognosis, the Bank strengthened its weak points in data and information security through internal staff training, the establishment of emergency processes, and real-time hardware prevention and control to protect the rights and interests of its customers.

本行将信息安全及数据安全培训纳入人力及 ISO 20000 培训体系，通过在技术、能力、管理以及意识等各领域开展周期性工作，为消费者信息安全提供长期有效保障。2021 年，本行组织 16 家分行及信用卡中心以线上与线下相结合方式开展多次信息安全培训，内容涵盖攻防演练行动（HW）、安全加固、攻击流程、安全意识等多个方面，充分展现高效协同、全员参与的安全防护理念。

The Bank incorporated information and data security training into its personnel and ISO 20000 training system, and provided long-term and effective protection for customer data through periodic work in fields such as technology, capacity, management, and awareness. In 2021, 16 regional branches and Credit Card Center carried out multiple information security training sessions through a combination of online and offline methods, covering attack and defense drills (HW), security reinforcement, intrusion procedures, security awareness, and other aspects, fully demonstrating the security principles of efficient coordination and full participation.



针对信息安全事件应急，本行制定了《北京银行重要信息系统突发事件应急管理规定》和《北京银行信息安全事件应急预案》等规范，建立了高效的应急联动机制，明确了报告流程及责任人，处置小组能够第一时间启动突发事件应急预案，在相关部门的技术协助下完成分析和处置工作。

For emergency response to data security incidents, the Bank formulated regulations such as the "Regulations on the Emergency Management of Important Data Systems of the Bank of Beijing" and the "Emergency Response Plan for Information Security Incidents of the Bank of Beijing", established an efficient emergency response mechanism, clarified reporting processes and responsible personnel, and ensured that response teams are able to implement emergency response plans as soon as possible and conduct analysis and response work with the technical assistance of relevant departments.

本行于 2020 年年底推出“护盾”智能交易反欺诈平台，通过线上全渠道交易的实时监控和组建 7×24 小时风险外呼核查团队，及时发现潜在风险并采取有效措施，提高电子银行风险防控的时效性，切实保障客户资金与信息安全。

The Bank launched the "Shield" smart transaction anti-fraud platform at the end of 2020. Through the real-time monitoring of online omni-channel transactions and the establishment of a 24/7 outbound calling team for risk verification, the Bank is able to identify potential risks in a timely manner and take effective measures to improve the timeliness of risk prevention and control in e-banking, while effectively ensuring the security of customer funds and data.

员工权益

Employee rights

本行严格遵守国家劳动法，尊重员工合法权益，禁止雇佣童工和强迫劳动。2021年，本行通过调整、补充、交流等方式，选优配强各级队伍。在思想上引导、在实践中锻炼、在生活中关爱，致力于以丰富的活动形式、和谐的企业氛围调动员工的积极性，激发全体干部员工拼搏奉献、爱岗敬业、团结协作的团队精神。

The Bank strictly adheres to national labor laws, respects the legitimate rights and interests of its employees, and prohibits the use of child and forced labor. In 2021, the Bank strengthened teams at all levels through adjustments, supplements, and exchanges. Through guiding in thought, training in practice, and caring in life, the Bank committed to mobilizing the enthusiasm of its employees through rich activity forms and developing a harmonious corporate atmosphere, inspiring the hard work, dedication, unity, and cooperation of all cadres and employees.



培训促进员工发展 *Driving employee development through training*

制定人才培养规划策略

Formulating talent development strategies

本行在员工发展与培养上极为重视，坚持“人才强行”理念，紧密围绕服务全行改革发展任务，制定“十四五”人才发展专项规划，从战略高度谋划人才队伍建设。

The Bank attached great importance to the development and training of employees, adhered to the concept of “making the Bank strong through training competent talents”, closely focused on serving its comprehensive reform and development tasks, formulated a special plan for talent development for the 14th Five-Year Plan period, and planned the construction of talent teams from a strategic perspective.

打造了多元化的培训体系，持续完善人才培养模式，分层分级分类别开展人员培训工作，不断提升干部员工政治素养和专业能力。

The Bank created a diversified training system, continued to improve its talent training models, carried out training at different levels and categories, and continuously improved the political literacy and professional ability of cadres and employees.

人才培养提升个人技能

Improving personal skills in talent training

本行紧密围绕经营战略，大力开展职业技能提升培训，着力提高一线人员基本素质和业务技能。

Focusing on its business strategy, the Bank vigorously carried out vocational skills training and focused on improving the basic quality and business skills of frontline employees.

引导全行员工参加银行类专业资格考试，努力打造素质优良、专业过硬的人才队伍。

Guided all employees to participate in professional banking qualification exams, and strove to build a team of high-quality professional talent.

完成“组织与人力资源效能提升项目”，创建专业序列员工职业发展通道，推进“管理、技术双通道”并行发展，不断为员工搭建广阔事业平台，进一步提升全行员工幸福感、获得感、归属感和安全感。

Completed the “Organization and Human Resource Efficiency Optimization Project”, created parallel career development paths of “management and professionalism”, and continued to construct a broad career platform for employees to further enhance the sense of happiness, benefit, belonging, and security of employees throughout the Bank.



本行以丰富的活动形式、和谐的企业氛围调动员工积极性

The Bank committed to mobilizing the enthusiasm of its employees through rich activity forms and developing a harmonious corporate atmosphere



丰富员工业余生活 *Enriching the lives of employees*

多彩员工文化生活

Colorful employee cultural lives

本行举办多种活动丰富员工文化生活，开展世界读书日活动、员工手机摄影大赛、职工歌咏比赛，加强党建引领，增强员工的使命感。

The Bank organized a variety of activities to enrich the cultural lives of its employees, such as World Book Day activities, smartphone photography competition, and employee singing competition to strengthen the leadership of the Party building and enhance employees' sense of purpose.

举办旗袍秀视频大赛、工会干部才艺大比拼活动等丰富多彩的职工文体活动。Held a variety of cultural and sports activities such as a Qipao show video competition and talent competition.

拍摄弘扬劳模精神纪实片《一起向未来》，充分展示员工爱岗敬业、拼搏奋斗的精神风貌。

Shot the "Together for a Shared Future" documentary film to promote the spirit of model workers and fully demonstrate the dedication and hard work of employees.



本行举办员工歌唱比赛。
Our bank holds an employee singing competition.

完善职工休闲场所

Improved employee leisure facilities

本行打造深受员工喜爱的“职工之家”。
The Bank built a leisure area—the gym, which is warmly welcomed by employees.

职工之家功能全面，设有健身区、乒乓球区、心灵驿站、职工书屋、瑜伽舞蹈室、理发室、减压室等区域，以更加人性化的设计和考虑，最大限度满足了员工多元化的需求。

The gym has a fitness area, table tennis area, a counseling room, a library, a yoga room, a barber room, and a decompressing room. The user-friendly and considerate design satisfies the diversified needs of employees to the greatest extent.



本行开展职工之家建设。
The bank carried out the construction of leisure area.





保障员工身心健康 *Ensure the physical and mental health of employees*

员工心理健康管理措施

Measures for employee mental health management

为帮助员工拥有健康和积极的心态，本行开展心灵驿站建设，为职工搭建心理疏导平台；同时，本行积极为员工开展心理健康讲座，帮助员工了解压力，正确排解生活中所遇到的压力。本行心灵驿站荣获北京金融系统“职工心灵驿站”称号。

In order to ensure that employees have a healthy and positive attitude, the Bank set up a counseling room, serving as a psychological counseling platform, and held mental health lectures for employees to better help them understand and properly resolve the stress they encounter in life. The Bank's counseling room was honored as a model of the Beijing financial system.

员工健康管理措施

Measures for employee health management

本行为员工开展互助保障工作，为员工投保了“普通住院”“住院津贴”“重大疾病”“女工特疾”“在职意外”等险种，为员工缓解医疗负担。

The Bank provides insurance for employees, including the insurance for general hospitalization, hospitalization subsidy, critical illness, female diseases, and on-the-job accidents to ease the medical burden of employees.



聚焦特殊群体 *Focusing on disadvantaged groups*

重视女性关怀 *Emphasizing women's care*

本行注重女性员工权益保障，为女性员工哺乳期提供私密且舒适的场所，为女性员工设置母婴关爱室设备设施，增加了门禁管理，保证了使用安全；增添了冰箱，为处在哺乳期的女员工提供了更加方便、贴心、暖心的服务。此外，在国际劳动妇女节，本行举办妇女节主题活动，为女性员工创造温馨愉快的节日氛围。Attaching importance to the protection of the rights and interests of female employees, the Bank provides private and comfortable places for female employees during lactation period, set up maternal care equipment and facilities, and enhanced access management to ensure privacy and safety. Refrigerators were installed in order to provide more convenient, caring, and warm-hearted services to female employees during lactation period. On International Women's Day, the Bank held themed activities to create a warm and happy festive atmosphere for female employees.

关爱特殊人群 *Caring for disadvantaged groups*

本行为特殊员工和困难员工（包括残疾员工、贫困员工、心理障碍员工、孕妇、老年人、少数民族等）制定了《北京银行工会慰问制度汇编》，积极开展员工“婚、丧、病、育、退”慰问，营造温馨和谐文化氛围。For employees with special needs and difficulties (including employees with disabilities, employees under financial distress, employees affected by mental disorders, the pregnant, the elderly, ethnic minorities, and others), the Bank formulated the “Measures of Employee Care of Bank of Beijing Labor Union”, and has been sending presents or condolences to employees at time of marriage, funeral, illness, childbirth, and retirement to create a warm and harmonious cultural atmosphere.

社会公益

Social welfare

2021 年，本行积极践行社会责任，全力助推乡村振兴，参与公益捐赠和赞助，开展各类志愿活动，积极参与防疫抗疫，传递有温度、有担当的企业正能量。

In 2021, the Bank actively fulfilled its social responsibilities, facilitated rural revitalization, participated in public welfare donations and sponsorships, carried out various volunteer activities, actively participated in epidemic prevention and control, and passed on the positive energy of a warm and responsible enterprise.



助力乡村振兴 *Facilitating rural revitalization*

2021 年，本行坚决贯彻落实巩固拓展脱贫攻坚成果、全面推进乡村振兴的统一部署，优化调整金融帮扶政策，坚持常态化驻村帮扶和多样化帮扶相结合。In 2021, the Bank resolutely implemented, consolidated, and expanded poverty alleviation efforts, comprehensively promoted rural revitalization, optimized and adjusted financial assistance policies, and adhered to the integration of in-village assistance and diversified assistance.

坚持统筹谋划 *Adhering to overall planning*

本行成立助力乡村振兴工作领导小组，专题研究部署工作，把乡村振兴列入党建指导意见和北京银行“十四五”时期发展规划，制定 10 项重点工作实施方案。

The Bank established a leading group to facilitate rural revitalization. Rural revitalization has been included in the Party building guidelines and the Bank's Development Plan during the 14th Five-Year Plan period, and a total of 10 key work measures were formulated.

坚持党建引领 *Following the guidance of Party building*

本行开展党组织共建，协助帮扶村抓好党员干部教育，规范党组织建设和发展党员程序。

The Bank carried out the joint construction of Party organizations, assisted villages in doing a good job in the education of Party members and cadres, and standardized the construction of Party organizations and the procedures for Party member development.

加强人才智力支援，北京、新疆、山西、江西等多地执行“一企一村”常态化帮扶工作计划，选派驻村第一书记和驻村工作队协助 5 个贫困村如期摘帽，脱低脱贫成果得到有效巩固。

The Bank also strengthened its talent support, implemented the "One Enterprise for One Village" assistance work plan in Beijing, Xinjiang, Shanxi, Jiangxi, and other areas, dispatched village secretaries and village-based work groups to assist 5 impoverished villages get rid of poverty as scheduled, and effectively consolidated its poverty alleviation efforts.

- 本行开展“党建引领助脱贫 文明帮扶暖人心”扶贫济困活动。

The Bank launched the poverty alleviation and poverty relief activities of "leading Party building, helping to get rid of poverty, helping to warm the hearts of the people in a civilized way".



坚持多样帮扶 *Adhering to diversified assistance*

本行开展“定点帮扶、产业帮扶、消费帮扶、教育帮扶、公益帮扶”五位一体扶贫模式，增强金融帮扶的精准性和有效性，持续推进脱贫地区乡村振兴。

The Bank implemented a five-in-one (targeted, industrial, consumer, education and public welfare assistance) poverty alleviation model to enhance the accuracy and effectiveness of financial assistance, and continued to facilitate rural revitalization in poverty-stricken areas.

定点帮扶*Targeted assistance*

帮扶北京、陕西、江西、新疆等地

The Bank did a good job in providing targeted assistance to 12 villages in Beijing, Shaanxi, Jiangxi, Xinjiang, and other areas

12 个村**产业帮扶***Industrial assistance*

在内蒙古等地乡村地区投资绿色能源项目

The Bank invested RMB 1.31 billion in green energy projects in rural areas in Inner Mongolia and other areas

13.1 亿元

协助棋盘村中蜂养殖项目实现销售收入

Assisted the Bee Breeding Project of Qipan Village in achieving a sales revenue of RMB 1.05 million

105 万元**公益帮扶***Public welfare assistance*

向棋盘村捐赠生活生产用品

The Bank donated RMB 56,000 of household goods to Qipan Village

5.6 万元

协调宁陵县某公司向棋盘村捐赠

Coordinated with a company in Ningshan County to donate RMB 700,000 of shares and rights to Qipan Village

70 万股及权益**消费帮扶***Consumer assistance*

开展工会卡消费帮扶优惠，通过“直播带货”凝聚更多力量参与乡村振兴，采购帮扶产品

Over RMB 10.11 million worth of products were purchased by the Bank. The Bank provided consumption discounts for Labor Union Card, and gathered resources to participate in rural revitalization through livestream sales

1011 万元**教育帮扶***Education assistance*

建立北京银行优秀乡村教师奖励基金，出资

The Bank contributed RMB 10 million to establish the BOB Fund for Outstanding Teachers in Rural Areas

1000 万元

“大爱基金”改善乡村教育基础设施，向多地捐建爱心电教室、图书室等

Provided donations to construct 20 e-classrooms, libraries, and other facilities to improve rural education infrastructure through its Charity Foundation

20 个

向旱田村捐赠

Donated RMB 60,000 to Hantian Village for rural revitalization

6 万元

向浙江省淳安县富文乡村道修整、水利修复等项目捐款

Donated RMB 200,000 to Fuwen Township, Chun'an County, Zhejiang for projects such as road repair and water conservancy

20 万元

案例

Case

本行员工荣获“全国脱贫攻坚先进个人”称号

An Employee Won the Title of "National Advanced Individual in Poverty Alleviation"

2018 年 4 月 In April 2018

作为首都企业驻疆代表，本行积极响应新疆维吾尔自治区党委“访民情、惠民生、聚民心”工作号召，由乌鲁木齐分行派出一支 8 人驻村工作队，前往和田市吉亚乡阿孜乃巴扎村参战脱贫攻坚，吴进宝被委任为第一书记。

As a representative of Beijing enterprises in Xinjiang, the Bank actively responded to the call of Xinjiang Uygur Autonomous Region Party Committee to "understand the people's sentiments, benefit the people's livelihood, and warm the people's hearts" by dispatching an 8-person village-based work team from its Urumqi Regional Branch to Azinabaza Village, Jiya Township, Hotan City to engage in poverty alleviation, with Wu Jinbao appointed as its first secretary.

2019 年底 By the end of 2019

2019 年底，该村实现全部脱贫，彻底解决“两不愁”“三保障”的问题。

The village was completely lifted out of poverty, comprehensively achieving the objectives of the "two no worries and three guarantees".

2020 年底 By the end of 2020

该村人均收入首次突破万元大关。

The per capita income of the village exceeded the RMB 10,000 mark for the first time.

2021 年 2 月 25 日 On 25 February 2021

在全国脱贫攻坚总结表彰大会上，本行员工吴进宝被中共中央、国务院表彰为“全国脱贫攻坚先进个人”。

At the National Poverty Alleviation Summary and Commendation Conference, Wu Jinbao, an employee of the Bank, was given a "National Advanced Individual in Poverty Alleviation" commendation from the CPC Central Committee and State Council.

开展乡村振兴直播

Rural Revitalization Livestream

2021 年 6 月，本行长沙分行携手湖南红网开展“情牵红土地”直播，助力湖南汝城沙洲村乡村振兴。本次直播，在新浪、腾讯、百度、湘农荟、红网时刻、LED 户外联播网等多家平台同步直播，向全国网友介绍这个红色山村，重点推荐了当地各类特色农产品。

In June 2021, Changsha Regional Branch of the Bank joined hands with Hunan Rednet to launch the "Love Our Red Land" livestream to support the rural revitalization of Shazhou Village in Hunan. The livestream was broadcasted on Sina, Tencent, Baidu, Xiang Nong Hui, Red Net Moment, LED Outer Network, and other platforms, introducing the mountain village to netizens across the country and focusing on recommending various local agricultural products.

“情牵红土地”汝城站直播现场。

"Love Our Red Land" Livestream in Rucheng



据统计，本次“情牵红土地”汝城站直播累计实现观看总点击量超

Statistics show that the "Love Our Red Land" livestream received a total of 20.5 million views

2050 万人次

直播带货综合销售

With a sales volume of RMB 3.086 million

308.6 万元

在此次活动中，长沙分行通过“以买代帮”的方式，在汝城集中采购 5000 斤黄金梨，为农民拓展销售，助力丰产丰收

At the same time, Changsha Regional Branch purchased over 2500 kg of pears from Rucheng, implementing the "buying instead of helping" method to expand farmer sales and boost high yields.

5000 斤



公益捐赠和赞助 Charitable donations and sponsorships

自成立以来，本行在赈灾扶贫、文化教育、医疗体育等领域，矢志不渝地推动公益事业发展，做与社会同进共荣的“企业公民”。

Since its establishment, the Bank has unwaveringly engaged in public welfare undertakings in areas such as disaster relief and poverty alleviation, culture and education, and healthcare and sports, becoming a corporate citizen that progressed and thrived with society.

2021年，本行积极践行社会责任，热心参与公益事业、捐赠和赞助活动，对外捐款超

In 2021, the Bank actively fulfilled its social responsibilities, enthusiastically participated in public welfare undertakings, donations, and sponsorship activities, and donated over RMB 98 million.

9800^{万元}

2021年部分社会公益捐赠及赞助统计

Social Welfare Donations and Sponsorships in 2021

公益目的 Public Welfare Purpose	项目 Projects	金额 Amount
支持北京“两区”“三平台”建设 Support the construction of the “two districts” and “three platforms” of Beijing	服贸会、金融街论坛、中关村论坛项目赞助 CIFTIS, Financial Street Forum, and Zhongguancun Forum project sponsorships	2600万元 RMB 26 million
支持首都教育事业发展 Support the development of education in Beijing	北京市中小学“紫禁杯”中小学优秀班主任奖励基金及紫禁杯工作站建设项目捐赠 Donations to the “Zijin Cup” award fund for outstanding teachers in primary and secondary schools of Beijing, and the Zijin Cup workstation construction project	390万元 RMB 3.9 million
支持乡村教育发展以及乡村教师队伍建设 Support the development of rural education and the construction of rural teacher teams	与北京市教委共同设立的“北京银行乡村教师奖励基金”捐赠 Donated to the “BOB Fund for Teachers in Rural Areas” jointly established with the Beijing Municipal Education Commission	200万元 RMB 2 million
打造可持续公益平台，助力精准扶贫 Create a sustainable public welfare platform to facilitate targeted poverty alleviation	大爱基金慈善项目 The Charity Foundation project	180万元 RMB 1.8 million
将党的温暖和组织关怀带到党员群众身边 Bring the warmth and organizational care of the Party to Party members and the masses	开展“共产党员献爱心”活动捐赠 Launched the Communist Party Members’ Donation and Care project	87万元 Over RMB 870,000

案例

Case

驰援河南

捐赠物资

Donating Materials to Help Henan

2021 年 8 月，河南省多地遭遇连续强降雨，人民财产安全损失严重，灾情深深牵动着全国人民的心。本行南通分行党支部组织发起《关于向河南灾区献爱心的倡议书》，号召全体党员干部员工为河南防汛救灾伸出援助之手，与灾区人民风雨同舟，共渡难关。党员干部带头捐款，并将捐款购买的 35 箱赈灾生活必需品运往了河南灾区，也将京行人的关切之心送往灾区，以实际行动展现京行人的初心使命与金融企业社会责任担当。

In August 2021, many areas in Henan Province suffered continuous heavy rainfall, causing serious losses to the people. The disaster did tug at the heartstrings of people throughout the country. The Party Branch of Nantong Regional Branch released the "Proposal on Sending Love to Affected Areas in Henan", which called on all Party members, cadres, and employees to lend a helping hand in flood control and disaster relief in Henan, and stand together with the people in affected areas to overcome difficulties. Party members and cadres took the lead in contributing donations, and transported 35 boxes of disaster relief necessities purchased by donations to the affected areas of Henan. They also brought with them the concern of the Bank, reflecting the original mission of the Bank and the social responsibility of financial enterprises through practical actions.

“京华助学计划”持续资助

所在街道困难学生

The "Jinghua Student Aid Program"

Continues to Subsidize Students

Experiencing Difficulties

2021 年 10 月，本行上海分行党委与上海韩哲一教育扶贫基金会、潍坊新村街道办事处联合举办了“京华助学计划”2021 年度助学金发放仪式。“京华助学计划”起源于 2015 年本行上海分行第四党支部的助学行动，于 2017 年正式设立。

In October 2021, the Party Committee of the Bank's Shanghai Regional Branch, the Shanghai Han Zheyi's Education Foundation, and the Weifang Xincun Subdistrict Office jointly held the 2021 grant issuance ceremony of the "Jinghua Student Aid Program". Originating from the student aid action of the Bank's 4th Shanghai Party Branch in 2015, the "Jinghua Student Aid Program" was officially established in 2017.

两期募集资金总额达到

The total amount of funds raised over two phases were RMB 234,000

23.4 万元

已经发放

RMB 160,000 has been distributed so far

16 万元

“京华助学计划”2021 年度助学金发放仪式。

Jinghua Student Aid Program Granting Ceremony in 2021



京华助学计划不仅在经济上帮助困难学生，分行党委还安排党员、入党积极分子一对一与这些学生结对帮扶，引导他们树立正确的人生观、价值观，让他们感到社会上有很多人在关心他们、鼓励他们，感受到共产党离他们并不遥远，共产党在真真切切地帮助他们。目前，年龄最大的受助学生已经读大学四年级，将于 2022 年六月毕业。她承诺，如果顺利找到工作，将把第一个月工资的一部分拿出来捐给“京华助学计划”，将爱心传递下去。

In addition to supporting students in financial stress through the "Jinghua Student Aid Program", the Regional Branch Party Committee also arranged for Party members and volunteers to pair up with students for one-on-one guidance on life and values, show them the warmth of society, care for them, encourage them, and show them that the Communist Party is there to support them. At present, the oldest recipient is in her fourth year of college and will graduate in June 2022. She promised that, once found a job, she will donate a portion of her first month's salary to the "Jinghua Student Aid Program" to benefit others in the same way the program has benefited her.



志愿者服务活动 *Volunteer service activities*

本行志愿者服务队自 2014 年成立以来，积极践行社会责任，号召全行青年参与社会公益。

Since its establishment in 2014, the volunteer service team of the Bank has actively fulfilled its social responsibilities and called on its youthful employees to participate in social welfare activities.



本行志愿者服务队以“奉献、友爱、互助、进步”的志愿者精神为宗旨

The Bank's volunteer service team carries the spirit of "dedication, friendship, mutual aid, and progress"



以“美好京行、奉献有我”为口号

With the slogan of "beautiful beijing travel, dedication with me"

开展社区金融服务、大型赛事服务、环境保护倡导、城市运行维护等志愿活动。

Engaging in community financial services, large-scale competition services, environmental protection advocacy, urban operations and maintenance, and other volunteer activities.

目前，本行已相继在北京、天津、上海、西安、深圳、杭州、长沙、南京、济南、南昌、石家庄、乌鲁木齐、青岛等地区成立志愿者服务队，在全国开展志愿服务活动。

At present, the Bank has successfully established volunteer service teams in Beijing, Tianjin, Shanghai, Xi'an, Shenzhen, Hangzhou, Changsha, Nanjing, Jinan, Nanchang, Shijiazhuang, Urumqi, Qingdao, and other regions to carry out volunteer service activities throughout the country.

截至 2021 年末，本行已正式成立具有统一的旗帜、标识和规章管理制度的志愿者服务队

As of the end of 2021, the Bank has formally established 17 volunteer service teams with unified banners, signs, rules, and regulations

17 家

志愿者达

More than 2,000 volunteers

2000 余人

志愿活动时长超过

Engaging in over 2,700 hours of volunteer activities

2700 小时

通过多种形式积极践行社会主义核心价值观，传播京行大爱。

The Bank actively practiced the core socialist values and benefited the society.



疫情防控

Epidemic prevention and control



礼让斑马线

Pedestrian-first at crosswalk



关爱弱势群体

Caring for disadvantaged groups



垃圾分类

Garbage sorting



线上金融讲座

Online financial lectures



资助贫困地区学生

Subsidizing students in impoverished areas

案例

Case

开展无偿献血

志愿者活动

Carrying Out Volunteer Blood Donation Activities

2021 年 8 月，本行宁波分行团支部在分行党总支的领导与支持下，积极响应当地金融团工委号召，组织分行团员青年赴当地无偿献血点开展“致敬建党百年，青春热血接力”无偿献血志愿者活动。在献血活动过程中，团员青年志愿者在医生的指导下，严格按照防疫要求和操作程序，有序完成了填表、登记、体检、验血、采血等各个流程，用一袋袋新鲜血液传递自己的爱心。分行积极做好后勤服务保障工作，为团员青年志愿者们准备牛奶、面包，确保他们在献血后及时补充营养、加快恢复身体。本次活动的顺利开展，充分诠释了“奉献、友爱、互助、进步”的志愿精神，进一步彰显了本行宁波分行践行社会责任的初心与担当。

In August 2021, under the leadership and support of the Bank's Ningbo General Party Branch, the Youth League Ningbo Branch actively responded to the call of the local Finance Youth League Working Committee, organizing its members to local blood donation sites to donate blood in tribute of the 100th Anniversary of the Founding of the CPC. Following the instructions of doctors, the Youth League volunteers went through procedures of filling of forms, registration, physical examination, blood testing, and blood collection in an orderly manner and in strict accordance with epidemic prevention requirements and operation procedures, and provided a fresh source of blood to society. The Regional Branch did a good job in logistics service support, providing milk and bread for the Youth League volunteers to supplement nutrition after the donation. The smooth progress of this activity fully demonstrated the volunteer spirit of dedication, friendship, mutual aid, and progress, and further reflected the intent of the Bank's Ningbo Regional Branch to fulfill its social responsibilities.



无偿献血志愿者活动现场。 Volunteer Blood Donation



开展社区志愿

服务活动

Carrying Out Community Volunteer Service Activities

2021 年 11 月，为深入推进党史学习教育“我为群众办实事”实践活动，本行南昌县支行党支部与南昌县莲安南路社区党委共同开展“我为群众办实事”主题党日活动，全体党员积极参与“清扫庭院”活动，帮助群众整理社区公共物品，清理堆积废弃物，捡拾烟头树叶等，并与社区干部共同成立了一支义务巡逻队，宣讲疫情防控知识，此次活动得到小区居民的高度赞扬，不仅增进了支行党支部与社区党委的紧密联系，同时也提升了京行的品牌形象。

In November 2021, in order to further promote the "activities to benefit the people" and Party history learning and education activities, the Bank's Party Branch of Nanchang County Branch and the Party Committee of Nanchang County Lian'an South Road Community jointly launched the "activities to benefit the people" themed Party activity. All Party members actively participated in "courtyard cleaning", helping the people organize community goods, clean up accumulated waste, pick up cigarette butts and leaves. A volunteer patrol team was also jointly established with community cadres to spread knowledge of epidemic prevention and control. The activity received high praise from community residents, and served to enhance the close connection between the Party Branch and Community Party Committee, while also improving the brand image of Bank of Beijing.



防疫抗疫 Epidemic prevention and control



本行党委书记、董事长霍学文穿着蓝色防护服参与社区疫情防控志愿服务。

Huo Xuewen, Secretary of Bank of Beijing Committee of the CPC and Chairman of Bank of Beijing, is doing epidemic prevention in a blue hazmat suit in the community as a volunteer.

支持医院抗击疫情

We helped hospitals fight the epidemic

本行与北京市医保局、北京市卫健委、北京市医管中心和各级医院保持密切联系，遇到紧急支出业务，员工2小时内到岗办理，保障资金安全，协助医保局、卫健委准确、及时将款项下拨至医疗机构，满足医院抗击疫情支出。

The Bank kept close contact with Beijing Municipal Medical Insurance Bureau, Beijing Municipal Health Commission, Beijing Hospitals Authority and hospitals at all levels. In case of emergency anti-epidemic expenditures, our employees will be on duty within two hours to ensure fund safety and assist the Medical Insurance Bureau and Health Commission with accurate and timely disbursement of funds to medical institutions.

为医疗机构、疫情防控部门提供包括紧急取款、资金垫付、实时划款及上门服务。尤其是为北京地区疫情防控定点医院提供不间断上门服务业务，结合医院需求支持核酸小屋等设备，多措并举为北京市抗击疫情工作作出贡献。

We also provided medical institutions and epidemic prevention and control institutions with services including emergency withdrawals, fund advances, real-time transfers and onsite services. In particular, we equipped designated hospitals in Beijing with equipment needed for covid test, and provided 24/7 door-to-door services, taking multiple measures to facilitate Beijing's anti-epidemic efforts.

严格执行网点防疫标准

We strictly implemented the epidemic prevention and control standards in business units



严格落实疫情防控常态化要求，提高办公场所及营业网点消杀频次，严格落实扫码测温、一米线等候、48小时核酸检测等各项防疫工作。

As epidemic prevention and control became routine, we increased the frequency of disinfection at our premises, and rigorously adopted epidemic prevention approaches such as scanning health code and measuring body temperature, keeping one-meter distance in queue and, in some cases, requiring 48-hour covid test results.



强化员工每日健康监测，严格员工出行管理，加强员工行动轨迹及被隔离人员管理，及时掌握员工最新动态。

We enhanced daily monitoring of employees' health, managed their travels, and kept tabs on those under quarantine.



强化宣传引导，确保员工掌握疫情防控知识，以实际行动为疫情防控作出贡献。

Through enhanced publicity and guidance, we ensured that our employees were well aware of the epidemic prevention and control measures.



持续统一采购、统筹配发防疫物资，保障防疫物资充足供应。

Meanwhile, we pressed ahead with centralized procurement and distribution of anti-epidemic supplies.



加强对干部员工行为管理，严格遵守请示报告、应急值班值守等工作纪律。

We also strengthened management over the behavior of cadres and employees, requiring everyone to observe disciplines.



以锚定向 共建绿色低碳银行

BUILDING A GREEN AND LOW-CARBON BANK

2021年，本行持续加强可持续治理，坚定不移贯彻创新、协调、绿色、开放、共享的新发展理念。不仅明确了可持续发展战略规划、治理架构及责任管理体系，同时还在各级建立有效和问责的体制，做好合规内控及廉洁文化，严格落实可持续风险管理。这些举措充分响应了联合国可持续发展目标（SDGs）中的“产业、创新和基础设施”、“和平、正义与强大机构”和“促进目标实现伙伴关系”这三个可持续发展目标。

In 2021, the Bank continued to strengthen sustainable governance and made unremitting efforts to implement the new development concepts of innovation, coordination, green, openness, and sharing. In addition to clarifying its sustainable development strategy, governance structure, and responsibility management system, the Bank also established effective accountability systems at all levels, strengthened compliance, internal control, and a clean corporate culture, and strictly implemented sustainable risk management. These initiatives fully responded to the SDG 9 (Industry, Innovation, and Infrastructure), SDG 16 (Peace, Justice, and Strong Institutions) of the United Nations Sustainable Development Goals, and SDG 17 (Partnership for the Goals)



目标 9 产业、创新和基础设施

建造具备抵御灾害能力的基础设施，促进具有包容性的可持续工业化，推动创新

Goal 9 Industry, Innovation, and Infrastructure

Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation



目标 16 和平、正义与强大机构

创建和平、包容的社会以促进可持续发展，让所有人都能诉诸司法，在各级建立有效、负责和包容的机构

Goal 16 Peace, Justice, and Strong Institutions

Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels



目标 17 促进目标实现的伙伴关系

加强执行手段，重振可持续发展全球伙伴关系

Goal 17 Partnerships for the Goals

Strengthen the means of implementation and revitalize the global partnership for sustainable development

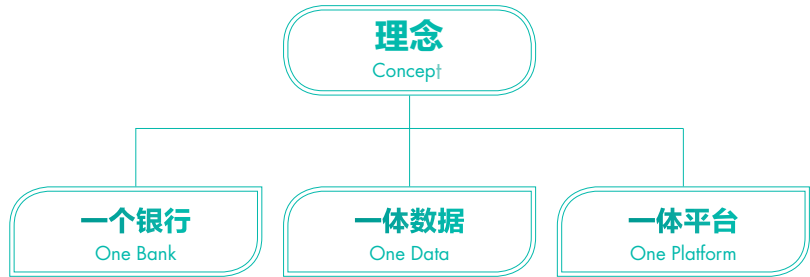
战略规划

Strategic planning

战略愿景 Strategic vision

牢固树立“一个银行、一体数据、一体平台”的理念。

Adhering to the concept of “One Bank, One Data, One Platform”.



运用清单化管理 (List-based Management)、项目化推进 (Project-based Implementation)、责任化落实 (Responsibility Assignment)、矩阵式管控 (Matrix Management) 的“LPRM 精益工作法”，以数字化转型统领发展模式、业务结构、客户结构、营运能力和管理方式的“五大转型”，推动数字化转型达到同业领先水平，全力打造“数字京行”。

Bank of Beijing adopts the “LPRM Way of Working”, namely the task-list-based project management methodology with a clear responsibility assignment matrix, and drives “five transformations” in development mode, business structure, customer structure, operation capacity and management style with digital transformation as the core engine, with an aim to take a leading position among its peers as a more digitalized Bank of Beijing.

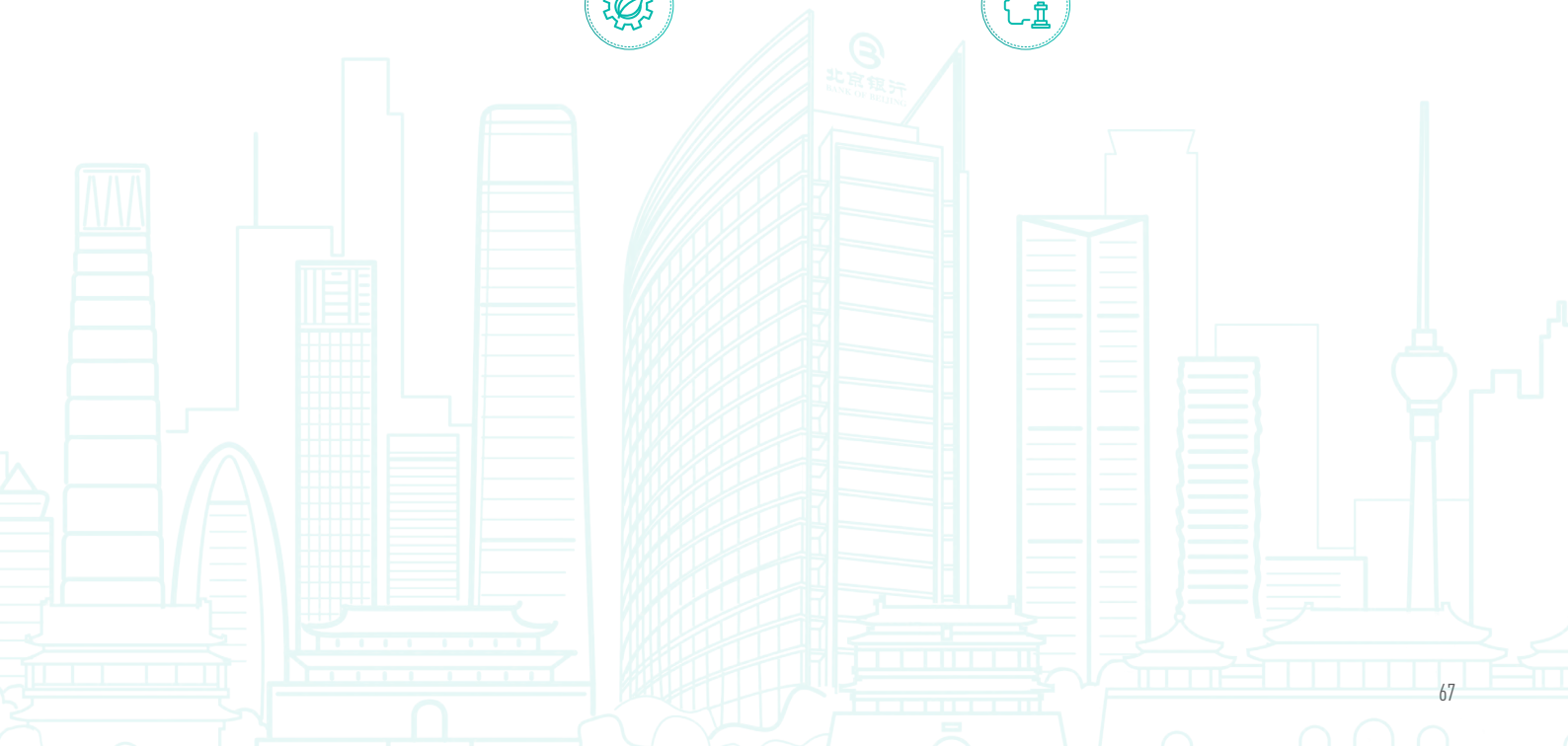




战略方向 Strategy direction

全力建设“五大银行”，即以科技敏捷带动业务敏捷、以科技金融服务“专精特新”的“科技银行”，以数据连通支持智能决策、以数据分析重塑客户旅程的“数字银行”，以数币服务强化场景建设的“数币银行”，以全面合作构建服务生态、以绿色金融推动 ESG 发展的“生态银行”，以文化重塑激发内生动能、以文化金融服务文创企业的“文化银行”。

The Bank builds itself in five directions: a “high-tech bank” enabling business agility with technology and supporting leading SMEs specialized in niche sectors with fin-tech services, a “digital bank” facilitating intelligent decision-making and reshaping customer journey with big data, a “DCEP bank” adept in providing scene-based e-CNY services, an “ecosystem bank” based on a comprehensive financial service ecosystem and outstanding ESG performance, and a “cultural bank” supporting cultural and creative enterprises with cultural finance services.





战略路径 Strategy path

重点打造“GBIC²”组合金融（Government, Banking, Investment Banking, Company & Consumer），形成政府服务、商行服务、投行服务、公司服务和消费者服务的有效链接和高效联动。

The Bank focuses on building the “GBIC²” comprehensive financial solutions to coordinate government services, commercial banking, investment banking, and company and consumer services.

打造五大体系

The Bank works on building five systems



基于上市公司和拟上市公司的全生态服务体系。
A financial ecosystem for listed companies and companies to be listed.



基于客户体验和价值创造为基础的新零售战略体系。
A new retail system based on customer experience improvement and value creation.



基于价值增值的财富管理和资产管理体系。
A wealth and asset management system providing value-added services.



基于大数据风控模式以及涵盖全机构、全资产、全风险、全流程、全人员的智能化全面风险管理体系。
A smart risk management system supported by big data and covering all business units, assets, risks, process and personnel.



基于统一数据基座、一体化、智能化、场景化的数据治理和应用体系。
An integrated, intelligent and scene-based data governance system with a unified data base.

形成北京银行的特色服务优势和服务品牌。

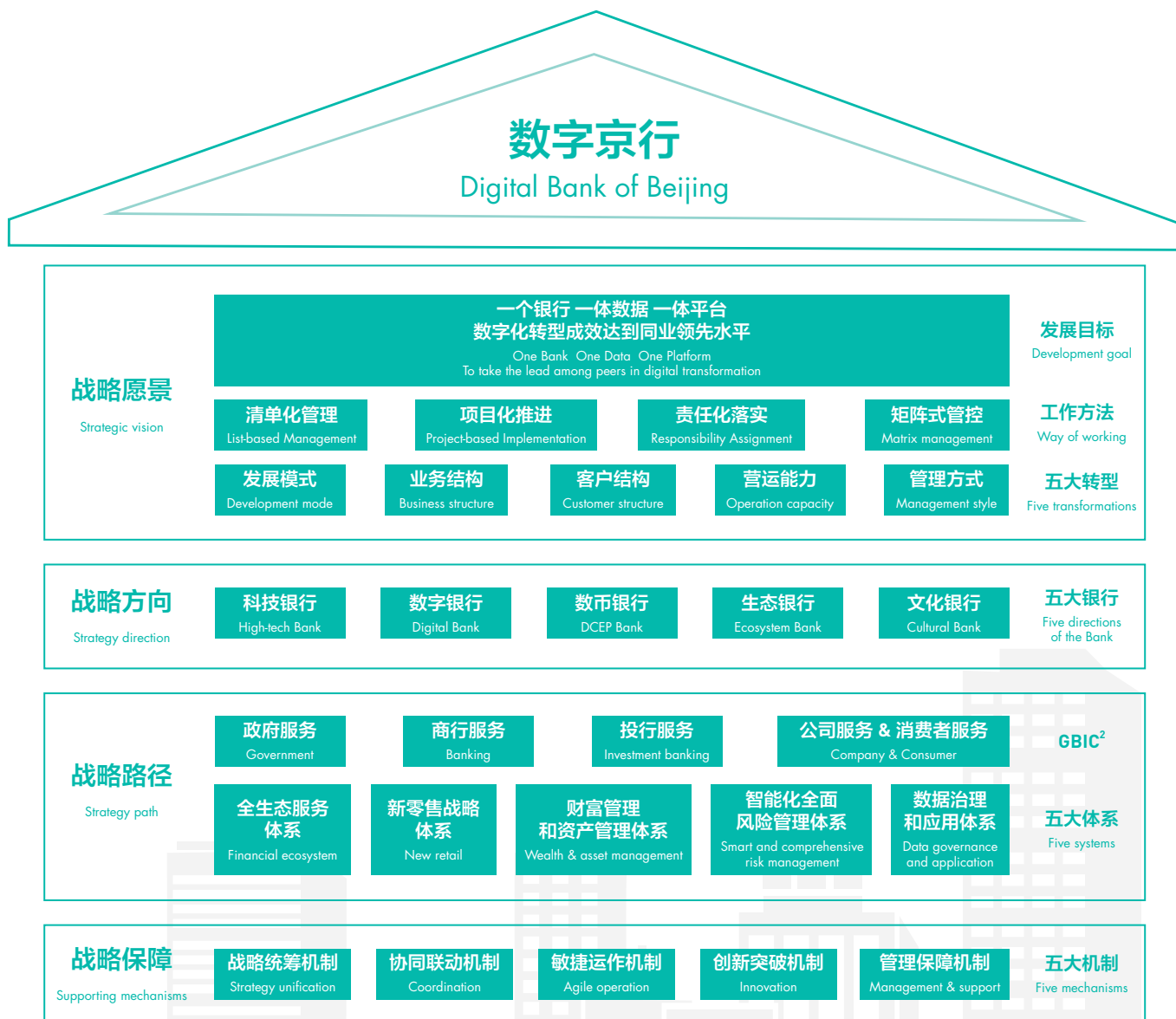
To build unique advantages and outstanding service brands of Bank of Beijing.



战略保障 Supporting mechanisms

建立战略统筹、协同联动、敏捷运作、创新突破和管理保障五大战略保障机制并确保执行到位。

Bank of Beijing establishes five mechanisms in strategy unification, coordination, agile operation, innovation and management and support to guarantee effective implementation of the strategy.



治理架构

Governance structure

目前，北京银行根据《公司法》《商业银行法》《银行保险机构公司治理准则》等相关法律法规以及监管机构的规章制度，构建了“三会一层”现代公司治理架构。

Based on the “Company Law”, “Commercial Bank Law”, “Corporate Governance Standards for Banking or Insurance Institutions” and other relevant laws and regulations, as well as rules from regulators, the Bank established a modern corporate governance structure of “the Shareholders’ General Meeting, the Board of Directors, the Board of Supervisors and Senior Management”.



股东大会为最高权力机构

The Shareholders’ General Meeting is the supreme organ of the authority



董事会为决策机构

The Board of Directors is the decision-making body



监事会为监督机构

The Board of Supervisors is the supervisory body



高级管理层为执行机构

The Senior Management is the executive body

在董事会下设战略、关联交易、风险管理、审计、提名与薪酬六个专门委员会，监事会下设提名、监督委员会两个专门委员会。根据本行章程规定，董事会定期评估并完善本行公司治理，维护金融消费者和其他利益相关者合法权益，并对本行《社会责任报告》进行审议。此外，根据监管政策要求、市场形势变化、客户服务需求、技术发展趋势，北京银行持续动态优化总行的部室设置，逐步形成科学分工、高效协同、权责匹配的总行组织架构体系。

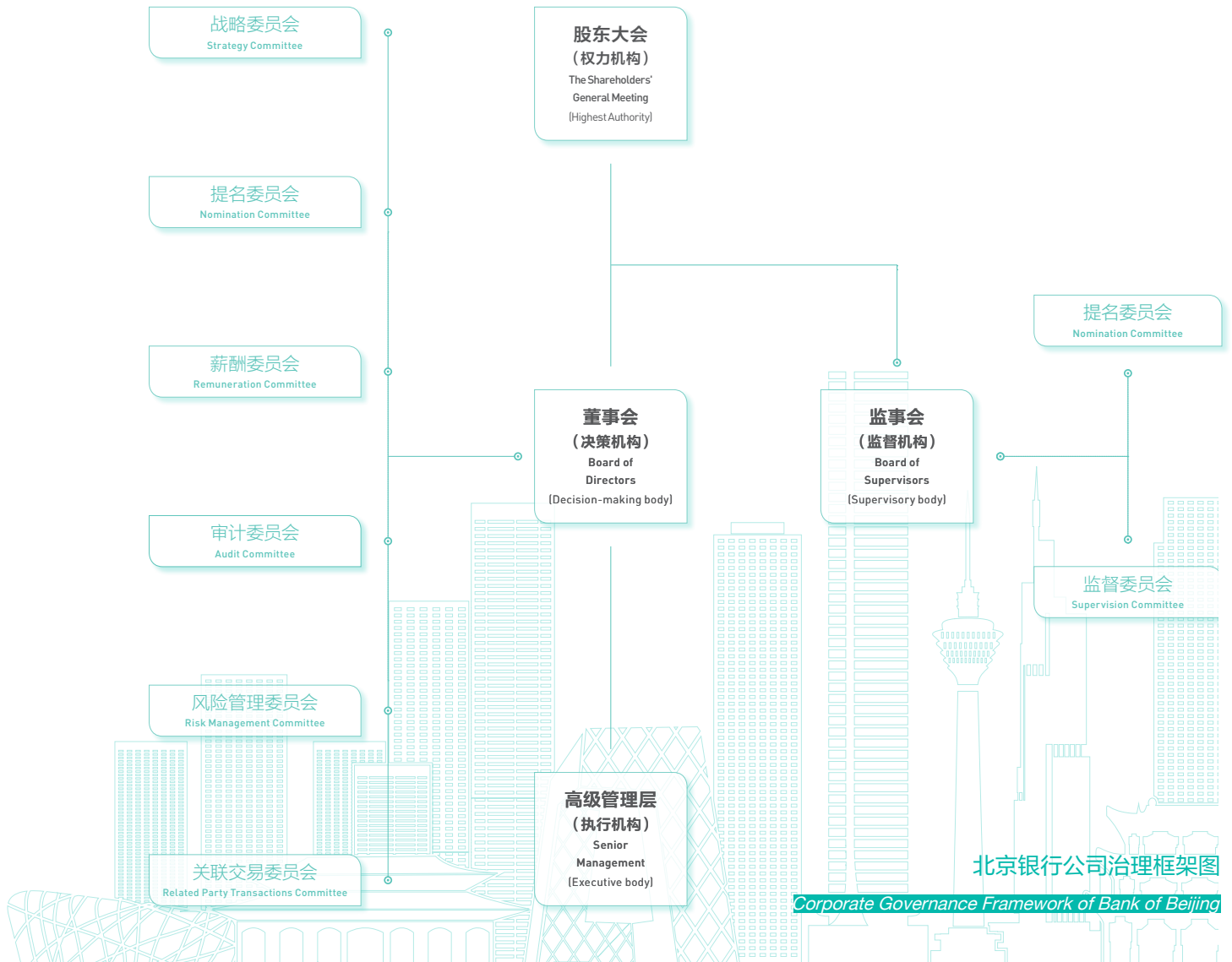
There are six special committees under the Board of Directors, namely, Strategy Committee, Related-party Transaction Committee, Risk Management Committee, Audit Committee, Nomination Committee, and Remuneration Committee. , Two special committees under the Board of Supervisors, namely Nomination Committee and Supervision Committee. In accordance with the Bank’s “Articles of Association”, the Board of Directors regularly evaluates and improves corporate governance, safeguards the legitimate rights and interests of financial consumers and other stakeholders, and reviews the Bank’s “Social Responsibility Report”. In accordance with regulatory policy requirements, changes in market conditions, customer service demands, and technological development trends, Bank of Beijing has continued to dynamically optimize the departmental structure of its Head Office, and has gradually formed a head office organizational structure with scientific division of labor, efficient coordination, and rational rights and responsibilities.

责任管理

Responsibility management

根据《全球报告倡议组织》（GRI）准则、联合国可持续发展目标（SDGs）、国际标准化组织《社会责任指南（ISO 26000）》以及银保监会《关于加强银行业金融机构社会责任的意见》（银监办发〔2007〕252号）《银行保险机构公司治理准则》（银保监发〔2021〕14号）等国内外监管规则及标准中对企业披露环境、社会和治理相关要求，北京银行通过调研访谈等方式，识别了对各类内外部利益相关方的评估和决策有实质性影响的环境、社会和治理相关重大关键性 ESG 议题。

In accordance with the stakeholder inclusiveness, sustainability context, materiality, and completeness principles of the Global Reporting Initiative (GRI) standards, the 17 United Nations SDGs, the ISO Guidance on Social Responsibility (ISO 26000), and other standards for enterprise environmental, social, and governance (ESG) disclosure, through research and interviews, Bank of Beijing identified key ESG issues with a material impact on the evaluation and decision-making of various external and internal stakeholders.



此外，北京银行还建立了多元畅通的沟通渠道，对这些重大关键性 ESG 议题进行分析和回应。

The Bank of Beijing has also established diverse and smooth communication channels to analyze and respond to these material ESG issues

一方面
On one hand

使利益相关方了解北京银行如何践行环境、社会和治理（ESG）理念。
Stakeholders can better understand how Bank of Beijing implements its ESG principles.

另一方面
On the other hand

通过总行专业部室和总分联动的机制，将利益相关方关切的重要 ESG 议题纳入本行的整体发展战略、年度发展计划以及日常运营活动之中。
Through coordination between the head office and regional branches, ESG concerns of stakeholders can be incorporated into the Bank's overall development strategy, annual development plan, and day-to-day operations.

利益相关方的 ESG 诉求与本行回应

ESG Demands of Stakeholders and Corresponding Response Measures of the Bank

重大关键性 ESG 议题 Material ESG Issues

**响应国家产业政策
服务转型发展**
Responding to national industrial policies, serving industry transformation and development

关注民生
Paying attention to people's livelihoods

合规经营，公平竞争
Compliant operation and fair competition

**防范风险
维护金融体系稳定**
Prevent risks and maintain stability of the financial system

**充分了解
公司的经营状况**
Fully understand the Bank's operating conditions

**保持公司价值的成长性
与投资回报的持续性**
Maintain the growth of value and the sustainability of investment returns

利益相关方 Stakeholder



政府
Government



监管机构
Regulatory Authority



投资者
Investor

本行回应措施 Response Measures of the Bank

坚持金融服务实体经济，支持小微企业、科技、文化创意产业发展
Adhere to financial services for the real economy, and support the development of small and micro enterprises in technology, cultural, and creative sectors

积极创造就业机会，促进企业与社会和谐发展
Actively create employment opportunities and facilitate the harmonious development of enterprises and society

构建完善的公司治理体系
Construct a sound corporate governance system

完善合规体系与内部控制建设
Improve compliance and internal control systems

实施全面风险管理
Implement comprehensive risk management

不断提升经营业绩，持续进行现金分红
Continuously improve operating performance and continue to distribute cash dividends

加强信息披露建设，保持与投资者的良好沟通
Improve information disclosure measures and maintain strong communication with investors

优质的金融产品和服务
High-quality financial products and services
良好的经营环境
Positive business environment



良好的职业发展规划与成长机会
Positive career development planning and growth opportunities
完善的薪酬与权益保障体系
Refined salary and rights protection system



便捷的金融可获得性
Convenient financial accessibility
良好的社区公共关系
Positive community relations



支持低碳节能
Support low-carbon energy conservation
实现环境友好
Realize environmentally friendly operations



推动产品创新，保持资费透明，满足客户需求
Drive product innovation, maintain fee transparency, and meet customer demands
提高科技水平，保证客户信息安全
Improve technical level to ensure the security of customer data

实施规范的劳动合同
Implement standardized labor contracts
完善的员工福利制度
Refined employee benefit system
总分支三级培训体系，满足员工多元化培训需求
Implement a three-level training system for Head Office, regional branches, and branches to meet the diverse training needs of employees

持续开展金融普及与公益慈善活动
Continue to carry out financial popularization and charity activities
维护良好的公众关系
Maintain good public relations

加大绿色信贷投放
Expand green credit investment
创新绿色金融产品及服务
Create innovative green financial products and services
持续推广电子银行业务
Further drive the e-banking business
坚持绿色办公，将节能环保理念贯穿日常运营
Adhere to green office concepts and apply the concept of energy conservation and environmental protection throughout day-to-day operations

商业道德

Corporate ethics



合规内控 *Compliance and internal control*

健全合规制度体系，夯实合规风险管理根基

Improved compliance policy systems and consolidated compliance risk management

完成合规体系文件首轮重检工作

We completed its first round of re-inspection of compliance system documents



按照重检方案，完成全行 961 个合规体系文件重检工作，并做好制度重检结论效能转化。

In accordance with its re-inspection plan, we completed the re-inspection of 961 compliance system documents, and optimized the efficiency of the system in accordance with the re-inspection conclusions.

做好监管新规监测工作

We did a good job in staying up-to-date with new regulations



及时收集、解读、发布法律法规及监管规定，要求总行部门按照新规修订本行制度文件，确保行内制度与监管要求相适应。

We collected, interpreted and publicized laws, regulations, and regulatory requirements in a timely manner, and required departments of the Head Office to revise system documents in accordance with new regulations to ensure that internal policies were in line with regulatory requirements.

坚持做好总行体系文件的合规性审核

We adhered to the compliance audit of system documents of its Head Office



2021 年全行共出台合规体系文件 180 件，提出合规完善建议 4700 余项。通过制度文件的合规性审核，保证规章制度对业务拓展的刚性约束，有效提高规章制度的合规性和针对性。

In 2021, we issued a total of 180 compliance system documents, and put forward more than 4,700 compliance improvement suggestions. Through the compliance review of system documents, the rigid constraints of the rules and policies on business expansion were ensured, and the compliance and pertinence of rules and regulations were effectively improved.

按照重检方案，完成重检
全行合规体系文件

In accordance with its re-inspection
plan, we completed the re-inspection
of 961 compliance system documents

961

2021 年，全行共出台合规
体系文件

In 2021, we issued a total of 180
compliance system documents

180

提出合规完善建议

We put forward more than 4,700
compliance improvement suggestions

4700

 余项

深入开展“内控合规管理建设年”活动，厚植稳健审慎经营文化

Carried out the “Year of Internal Control and Compliance Management Construction” campaign to foster a culture of sound and prudent operation

根据《北京银保监局转发中国银保监会关于开展银行业保险业“内控合规管理建设年”活动文件的通知》（京银保监发〔2021〕251号）要求，本行组织开展“内控合规管理建设年”活动。在深入开展自查自纠基础上，本行牵头组织开展联合现场检查，抽调总分行领导及骨干员工成立检查组，对总行相关部门及各家分行进行现场检查。

In accordance with the requirements of the “Notice of the Beijing Office of the CBIRC on Forwarding the CBIRC’s Document on Launching the ‘Year of Internal Control and Compliance Management Construction’ in the Banking and Insurance Industry”, we organized the “Year of Internal Control and Compliance Management Construction” campaign. On the basis of in-depth self-reflection and self-rectification, we took the lead in organizing joint on-site inspections, and designated managers and key employees to conduct on-site inspections of departments of the Head Office and regional branches.

持续强化责任追究机制，提高问责震慑作用

Continued to strengthen accountability mechanisms and improve deterrence

完成问责制度修订工作

We completed the revision of its accountability policies

根据总行各部门及各分行修订建议，结合北京市国资委相关规定，修订完成《北京银行问责制度》，构建本行内容协调、流程清晰、配套完备、有效管用的责任追究制度体系。

In accordance with the revision suggestions of various Head Office departments and regional branches, and in consideration of the relevant regulations of the State-Owned Assets Supervision and Administration Commission (SASAC) of People's Government of Beijing Municipality, we completed the revision of its accountability policies with coordinated content, clear procedures, complete supporting facilities, and effective use.

组织开展国资委违规投资责任追究自查工作

We organized and carried out self-inspection and accountability work on illegal investment as required by the SASAC

根据北京市国资委《关于做好2021年市管企业违规经营投资责任追究工作有关事项的通知》（京国资办发〔2021〕4号）要求，对本行及投资机构违规经营投资责任追究工作体系建设情况进行了自查梳理，要求各机构对照自查工作内容查漏补缺，确保各项工作落到实处，发挥实效。

In accordance with the requirements of the "Notice on Carrying Out Accountability Investigation of Enterprises Governed by Beijing Municipal Government for Illegal Operation and Investment in 2021" published by the SASAC of the People's Government of Beijing Municipality, the Bank and its subsidiaries and affiliates conducted a self-inspection on the construction of their accountability system for illegal operations and investment, requiring all subsidiaries and affiliates to identify and fill in gaps according to the content of the self-inspection work to ensure implementation and effectiveness.

注重合规宣教，提升依法合规意识

Focus on compliance education and raise awareness of legal compliance

编制合规手册

We compiled a compliance manual

实施自查自纠，逐步在全行形成“不能违规、不敢违规、不愿违规”的合规文化氛围，全力推动北京银行持续稳健发展。

Carried out self-assessment and self-rectification, gradually formed a compliant corporate culture that "does not, dares not, and desires not to violate regulations" across the entire Bank, and made every effort to drive sustainable and stable development.



定期发布合规月刊

We published a monthly compliance journal

进一步明确合规及操作风险管理要求，助力重塑合规文化，为全行依法合规经营与稳健发展保驾护航。

Further specified compliance and operational risk management requirements, reshaped its compliance culture, and ensured compliant operations and steady development.



多种形式开展合规宣教

We carried out compliance education in various forms

组织总分行操作风险及合规风险管理人员，参加商业银行合规管理专题研修班，提升本行风险管理人员在全面风险管理框架下的风险防范和处置能力。

Organized the operational risk and compliance risk management personnel of its Head Office and regional branches to participate in special seminars on the compliance management of commercial banks to further improve the risk prevention and resolution capabilities of risk management personnel under a comprehensive risk management framework.



强化全员合规经营意识

We strengthened the awareness of compliant operations

以“内控合规管理建设年”活动及清廉金融活动为契机，组织全员参与内控合规知识线上答题，涵养合规生态。

We used the "Year of Internal Control and Compliance Management Construction" and clean finance activities as opportunities to organize employees to participate in the online quizzes of internal control and compliance knowledge, cultivate a compliance ecosystem, and strengthen the awareness of compliant operations.





廉洁文化 Culture of integrity

强化政治监督，从严监督执纪问责

Strengthened political supervision and tightened supervision in discipline enforcement and accountability



建立健全联合监督执纪、线索联合排查等机制，一体推进主体责任和监督责任同向发力。开展行内巡察，进一步发挥巡察利剑和震慑作用。聚焦重要时间节点，坚持节日提醒、约谈和检查制度，严防“四风”问题反弹回潮。

We established and improved mechanisms for joint supervision, discipline enforcement, and investigation of clues to primary and supervision responsibilities in an integrated manner; carried out internal inspections to further deterrence and discipline; and focused on key time points, adhered to the holiday reminder, interview, and inspection policy, and strictly prevented the reoccurrence of formalism, bureaucracy, hedonism, and extravagance.



聚焦信贷管理、不良资产处置、集中采购、财务费用管理、员工行为等关键领域，严肃查处以贷谋私、利益输送、违规操作、违规经商办企业等问题，加大执纪问责力度，对违纪违法行“零容忍”。

We focused on key areas such as credit management, nonperforming asset resolution, centralized procurement, financial expense management, and employee behavior and seriously investigate and deal with issues such as the taking of loans for personal gain, transfer of interests, operations in violation of regulations, and business activities in violation of regulations. It also increased discipline and accountability and executed a zero-tolerance policy towards violations of laws and regulations.



不断加大反洗钱考核管理力度，开展反洗钱现场及非现场检查，持续督导客户身份信息治理、高风险客户和高风险业务管控等重点领域的洗钱风险管理工作，查缺补漏，持续夯实本行反洗钱工作基础。

We continuously strengthened its evaluation and management of anti-money laundering (AML) measures, carried out on-site and off-site AML inspections, continued to supervise the management of money laundering risk in key areas such as customer identity data governance and high-risk customer and business management and control, identified and made up for deficiencies, and continued to consolidate the foundation of its AML work.

完善制度建设，强化风险管理工作

Improved system construction and strengthened risk management

本行在高级管理层下设立洗钱风险管理委员会，全面统筹领导全行洗钱风险管理工作，持续规范董事会、监事会、高管层、反洗钱牵头部门、业务部门、分支机构等各层级职责分工，不断优化反洗钱管理机制。

We have established a Money Laundering Risk Management Committee under senior management to comprehensively lead the money laundering risk management work, continued to standardize the division of responsibilities at all levels such as the Board of Directors, the Board of Supervisors, senior management, leading AML departments, business departments, and business units, and continued to optimize its AML management mechanism.



此外，本行建立了覆盖客户身份识别、客户身份资料及交易记录保存、大额和可疑交易报告等较为完善的内控制度体系，2021 年根据反洗钱法律法规变化及本行工作实际情况，修订更新了涉及洗钱和恐怖融资风险自评估、恐怖活动客户资产冻结及培训宣传等方面的内控制度，不断完善反洗钱制度体系。

In addition, we have established a relatively complete internal control policy system that covers customer identification, customer identification data and transaction record keeping, large-volume and suspicious transaction reporting, and other aspects. In 2021, based on the changes in AML laws and regulations, along with its actual conditions, we revised and updated the internal control policies for money laundering and terrorist financing self-assessment, customer asset freezing involving in terrorist activities, training and publicity, and other areas, and continuously improved its AML policy system.

深入开展警示教育

推进廉洁文化建设

In-depth warning education and construction of a clean corporate culture

2021年累计开展2万余人次的、覆盖多层级的反洗钱业务知识培训

In 2021, we carried out a total of 20,000 instances of AML business knowledge training covering multiple levels

20000 余人次



本行在营业网点进行反洗钱宣传。

AML Publicity at a branch of Bank of Beijing

本行制定清廉金融文化三年工作规划及年度重点任务，将清廉金融文化建设融入公司治理、融入风险防控、融入合规管理、融入全面从严治党，涵养全行清廉金融文化良好氛围。

We have formulated a three-year work plan for building a clean corporate culture and other key annual tasks, and integrated the construction of a clean finance culture into corporate governance, risk prevention and control, compliance management, and comprehensive and strict party governance to foster a strong atmosphere for clean finance.

同时，本行以行内反面典型案例为鉴，开展专题教育整改，做好以案促改、以案促治；充分运用北京银行警示教育中心，用身边事教育身边人，强化警钟长鸣。

At the same time, we used negative case studies to guide special training and rectification, and did a good job in driving rectification and governance through case studies. Making full use of its warning education center, we provided comprehensive education to strengthen warning mechanisms.

此外，本行积极践行社会责任，持续开展面向全员、客户以及社会公众的反洗钱宣传教育，2021年累计开展2万余人次的、覆盖多层级的反洗钱业务知识培训，在全行积极组织开展非法集资宣传月和以“预防洗钱犯罪、维护金融安全”为主题的反洗钱宣传活动，充分利用线下网点、社区，线上门户网站、微信公众号等多种方式和渠道开展宣传，在行内组织开展反洗钱征文活动及反洗钱知识答题测试活动，持续营造反洗钱工作良好氛围。

We also actively fulfilled its social responsibilities and continued to carry out AML publicity and education for all employees, customers, and the general public. In 2021, we carried out a total of 20,000 instances of AML business knowledge training covering multiple levels, actively organized and carried out illegal fundraising publicity month and AML publicity activities with a focus on “preventing money laundering crimes and maintaining financial security”, made full use of offline outlets, communities, online portals, WeChat official platform, and other methods and channels to carry out publicity, organize AML article writing activities and AML knowledge quizzes throughout the industry, and continued to create a strong atmosphere for AML work.



可持续风险管理

Sustainable risk management

强化“两高一剩”行业环保准入要求 严格落实环境风险审核

Strengthened environmental protection access requirements for “energy-intensive, high emission, and overcapacity” industries and strict implementation of environment risk assessments

做好客户环境风险分类管理 持续强化动态风险监控

Carrying out categorized management of customer environmental risks and further strengthening dynamic risk monitoring

在贷前准入和调查环节，2021 年，本行依据《北京银行 2021 年授信业务指导意见》（京银风发〔2021〕164 号）和《北京银行 2021 年授信业务补充指导意见》（京银风发〔2021〕435 号），将环境风险、社会风险、安全生产要求纳入授信全流程，坚决落实“环保一票否决”要求，坚决限制或退出涉及淘汰落后产能、环保不达标企业。

In terms of pre-loan access and investigations, in 2021, we followed the “Guidance Opinions on Credit Granting Business of Bank of Beijing in 2021” and the “Supplementary Guidance on Credit Granting Business of Bank of Beijing in 2021” to incorporate environment, social, and safe production requirements into its entire credit granting process, resolutely implemented the one-vote veto system for environmental protection, and restricted or withdrew from enterprises involved in outdated production capacity and environmental protection standards targeted for elimination.

一方面，在尽职调查报告中明确了解行业风险及环保政策影响、项目的环保风险，在授信审批中严格按照信贷政策中客户准入底线标准中的环保指标进行审核。

In its due diligence reports, we have clearly understood industry risks, the impact of environmental protection policies, and the environmental protection risks of projects. In its credit approval process, we strictly followed the environmental protection indicators of the custom access standards of its credit policies.

另一方面，针对钢铁、有色、煤炭、建材、化工、纺织等环境风险较高的“两高一剩”行业，严格按照国家要求制定准入标准。

For “energy-intensive, high emission, and overcapacity” industries such as iron and steel, non-ferrous metals, coal, construction materials, chemicals, and textiles, access standards have been formulated in strict accordance with national requirements.

在贷中审查和贷后检查环节，本行会通过定期或不定期风险提示、现场非现场检查等方式，针对宏观、系统性风险加大预警排查力度，排查识别潜在问题客户，持续强化动态风险监控。

In the process of in-loan review and post-loan inspection, we increased early warning and inspection efforts for general and systemic risks through regular and intermittent risk notifications, on-site and off-site inspections, and other measures to identify potential problematic customers and continuously strengthen dynamic risk management and control.

同时，针对已存在重大环境和社会风险的客户，本行会定期通过公开信息查询等方式获取其环境风险具体信息，并按“黑名单”标准处理相应业务。

For customers with major environmental and social risk, the Bank regularly obtains specific information on such risks through public information inquiries and other methods, and handles such enterprises in accordance with its “blacklist” standard.

此外，针对“两高一剩”等重点环境风险管理领域，本行通过排查识别风险底数，对潜在风险客户进行名单制管理。

For key environmental risk management areas such as “energy-intensive, high emission, and overcapacity” industries, the Bank conducts list-based management of potential risk customers through investigation and identification of risk bases.



积极参与 气候风险压力测试

*Active participation in climate
risk stress testing*

风险防控 技术持续升级

*Continued upgrade of risk prevention and
control technologies*

2021年9月至11月，按照中国人民银行统一部署和安排，本行参与了气候风险敏感性压力测试工作，并最终提交压力测试报告。重点评估银行在实现“碳达峰、碳中和”目标过程中，应对转型风险的能力，考察高碳行业碳排放成本上升对银行持有的高碳行业信贷资产质量和资本充足率水平的影响。

From September to November 2021, in accordance with the unified deployment and organization of the People's Bank of China, we participated in climate risk sensitivity stress testing and submitted its stress test report. We focused on assessing its ability to cope with transition risks in the process of achieving the dual carbon goals, and examining the impact of rising carbon emissions costs in high-carbon industries on the quality of credit assets and capital adequacy ratios held by the Bank in high-carbon industries.

在增强智能化审批能力方面，完成财务预警系统功能开发，上线疑似关联关系识别项目，有效防控“化整为零绕权限”情形。

In terms of enhancing smart approval capacity, the Bank has completed the development of a financial early warning system, launched a project to identify suspected associations, and effectively prevented breakdown of credit applications to avoid restrictions.

在增强自动化预警能力方面，推进全面风险预警管理平台开发工作，打造PC端、APP端双渠道的平台。

In terms of enhancing the ability of automated early warnings, the Bank drove the development of a comprehensive risk early warning management platform, and created a dual-channel platform covering both PC and mobile APP.

在增强风险数据应用效能方面，推进风控指挥中心五期建设，完成与全面风险预警平台、天眼大数据的展示衔接；完成模型实验室模型监控二期功能上线，优化信用风险模型管理流程；启动非零售PD模型及组合管理优化项目，推进重点模型的迭代更新；上线大额风险暴露系统一期功能，实现全口径数据接入及G14报表自动化生成。

In terms of enhancing the application efficiency of risk data, the Bank furthered the fifth phase of its risk control command center construction project, and completed the display connection of its comprehensive risk early warning platform with Tianyan big data; completed the launch of the second phase of its model laboratory model monitoring function, and optimized its credit risk model management process; began a non-retail PD model and portfolio management optimization project, while furthering the iterative update of key models; and launched the first phase of its large risk exposure system to realize full data access and the automatic generation of G14 reports.

ESG发展展望

ESG Development Outlook

展望 2022 年，宏观经济形势更趋复杂严峻，新冠肺炎疫情仍在持续蔓延，地缘政治冲突进一步改变全球化格局，国内需求收缩、供给冲击、预期转弱“三重压力”持续显现，银行需要在一个更加充满不确定性的环境寻求发展。看到挑战的同时，我们更看到机遇，看到我们国家应对风浪的强大底气，看到经济高质量发展的不变方向，看到“双碳”目标擘画的美好蓝图，看到“共同富裕”时代主题下每个个体蓄势待发、昂扬向上的力量。

新的一年，北京银行将坚持以习近平新时代中国特色社会主义思想为指导，继续紧密围绕国家和北京市“十四五”规划战略部署，坚持稳中求进工作总基调，坚持以全面从严治党、全面从严治行、全面风险管控筑牢发展基石，坚持以数字化转型统领“五大转型”，加快构建“特色鲜明、结构优质、管理精细、技术领先、风控稳健、持续增长”的高质量、可持续、绿色发展格局，以更加奋发有为的姿态走好“二次创业”之路，开启高质量发展新征程！

Looking ahead to 2022, the increasingly complicated macro economy, lingering impact of the epidemic, geopolitical conflicts, as well as the domestic "triple pressures" from shrinking domestic demand, supply shock and weakening expectations require banks to move forward in an environment full of instabilities and challenges. Yet we also see more opportunities merging from the confidence of our country to face up to the storms, from the unchanged direction of high-quality economic development, from the blueprint of achieving the "dual carbon" goals, and from the momentum of every individual in the era of striving for common prosperity for all.

Guided by the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, Bank of Beijing will resolutely implement the "14th Five-Year Plan" related strategies and decisions of the State and the Beijing Municipal Government. Upholding the underlying principle of pursuing progress while ensuring stability, we will stay committed to full and strict governance over the Party, over the Bank and over risks to consolidate the cornerstone of development. We will carry forward the transformation in the five major areas empowered by digital transformation, and move faster to build a high-quality, sustainable and green development pattern with unique features, quality structure, refined management, advanced technology, prudent risk control and sustainable growth. We will be more passionate in the pursuit of strategic transformation, and embark on a new journey of high quality development.

本行构建高质量、可持续、绿色发展格局

We move faster to build a high-quality, sustainable and green development pattern





北京银行
BANK OF BEIJING

中国出口信用保险公司

China Export Credit Insurance Corporation
CIC

为进一步促进银行业金融机构细化落实联合国 2030 年可持续发展目标（SDGs）和《巴黎气候协定》，2019 年，联合国环境规划署发布了《负责任银行原则》（Principles for Responsible Banking, PRB）。

In order to further drive the detailed implementation of the UN 2030 Agenda and its SDGs and the "Paris Agreement for Climate Action" by banking financial institutions, the United Nations Environment Programme released the "Principles for Responsible Banking (PRB)" in 2019.



PRB 为银行业金融机构的负责任行为设定了全球基准，并通过实施指南、报告和自评模板等一系列配套文件为如何实现负责任银行提供了可行性指导，为银行建设可持续发展体系提供了框架。

The PRB sets a global benchmark for the responsible behavior of banking financial institutions and provides practical guidance on how to achieve responsible banking through a series of supporting documents such as implementation guidelines, reports, and self-assessment templates, along with a framework on the construction of a sustainable development system.



PRB 还就银行如何全面识别、评估、统计、管理、展现其对环境和社会的正负面影响，分享了全球先进做法、提供了可借鉴的经验，鼓励银行在最重要、最具实质性的领域设定目标，在战略、投资组合和交易层面以及所有业务领域融入可持续发展元素。

The PRB also shares international advanced practices on how banks can identify, assess, count, manage, and demonstrate their positive and negative impacts on the environment and society, and encourages banks to set targets in key material areas, incorporate sustainability at the strategy, portfolio, and transaction levels, and across all business areas.

从具体内容上看，PRB 要求银行确保其业务战略与 SDGs 和《巴黎气候协定》保持一致。

In terms of specific content, the PRB requires banks to ensure that their business strategies are consistent with the SDGs and the "Paris Agreement".

- 在目标层面要求银行不断提升正面影响，减少因自身业务活动、产品和服务对人类和环境造成的负面影响。

At the target level, banks are required to continuously improve their positive impact and reduce the negative impact on humans and the environment caused by their business activities, products, and services.

- 在客户、利益相关方、公司治理维度规范银行行为。

Standardize banking activities in the dimensions of customers, stakeholders, and corporate governance.

- 定期评估个体和整体对原则的履行情况，公开披露银行的正面和负面影响及其对社会目标的贡献，并对相关影响负责。

Regularly evaluate individual and collective compliance with the PRBs, publicly disclose positive and negative impacts and their contributions to social targets, and be held responsible for their impacts.

打造负责任银行

Building a Responsible Bank

北京银行高度重视自身负责任表现，积极推进《负责任银行原则》签署成员的申报工作，并于 2022 年 7 月正式签署《负责任银行原则》，成为联合国环境署金融倡议组织成员，实现了对 SDGs17 项目标的全部响应。

Bank of Beijing attached great importance to responsible performance, actively declared its intention to become a signatory of the “Principles for Responsible Banking”, and conducted self-assessments on three key steps to effectively implemented the PRBs.

成为 PRB 签署机构的三个关键性步骤及北京银行自我评估情况：

Three Key Steps for Becoming a PRB Signatory and the Self-Assessment of Bank of Beijing

步骤一：影响分析

Step 1: Impact Analysis



具体要求

Specific requirements

分析贵行对社会、环境和经济的重大正面和负面影响，识别贵行如何实现最大的积极影响，并减少重大负面影响。

Analyze the material positive and negative impacts of your bank on the society, environment, and economy, and identify how your bank can maximize its positive impact and reduce its material negative impact.



评估情况

Assessment status

影响分析要求

Impact analysis requirement

贵行在各行业、技术和地区的业务规模

The scale of the bank's business in various industries, technologies, and regions

大环境、即贵行业务所在国家 / 地区的可持续发展挑战和优先事项

The wider environment (i.e., the sustainability challenges and priorities of the country/region in which the bank operates)

所识别的社会、经济和环境影响大小和强度 / 显著性

The magnitude and intensity/significance of the identified social, economic, and environmental impacts

基于影响分析确定战略业务机会，以提升正面影响、减少负面影响

Identification of strategic business opportunities based on impact assessment to enhance positive impacts and reduce negative impacts

本行现阶段实践评估情况 / 具备要素

Assessment status/elements of current bank practices

本行在立足北京、全力服务北京地区重点工作的同时，不断拓展产品及服务辐射范围，在全国多个省市及地区建立起分支机构。

While based in Beijing and fully serving the key tasks of the Beijing area, Bank of Beijing has continuously expanded the coverage of its products and services, and established branches in many provinces, cities, and regions across the country.

近年来，面对着内部疫情冲击和外部严峻的国际环境，本行始终以服务国家战略、服务首都建设为工作重心，推动区域经济发展。

Faced with the impact of the pandemic at home and the worsening environment abroad, Bank of Beijing has focused on serving the national strategy and construction in Beijing to drive regional economic development.

本行针对各类利益相关方的诉求与关切，通过调研访谈等多种形式识别和分析其在环境、社会和治理维度下的重大关键性议题，并采取措施予以回应。

In response to the demands and concerns of various stakeholders, Bank of Beijing has identified and analyzed key ESG issues through research, interviews, and other methods, and has taken the corresponding response measures.

本行坚定不移贯彻“创新、协调、绿色、开放、共享”的新发展理念，并在此理念的指导下持续优化信贷结构，积极推动普惠金融、绿色金融等产品及服务创新。

Bank of Beijing unswervingly implements the new development concepts of innovation, coordination, green, openness, and sharing, continues to optimize its credit structure in view of these concepts, and actively drives the innovation of products and services such as inclusive and green finance.

步骤二：目标设定与实施

Step 2: Establishment and Implementation of Targets



具体要求

Specific requirements

针对贵行在上一步骤中识别出的重大影响，设定 SMART 目标，并努力实现这些目标。

Set SMART targets for material impacts identified during the previous step and work towards achieving them.



评估情况

Assessment status

目标设定要求

Target requirement

针对贵行至少两个（潜在）最重大的正面和负面影响，设定并公布至少两个目标

Establish and publish at least two targets for at least two of the bank's (potentially) most significant positive and negative impacts

贵行目标应明确与相关联合国可持续发展目标（SDGs）、《巴黎气候协定》目标以及其他国际、国家或区域相关框架保持一致，并推动作出更大贡献

Targets should be clearly aligned with and contribute to relevant SDGs, "Paris Agreement" targets, and other relevant international, national, or regional frameworks.

贵行的目标需要具体、可测量（定量或定性）、可实现、有相关性和有时限（SMART）

The targets must be specific, measurable (quantitatively or qualitatively), achievable, relevant, and time-bound (SMART).

贵行应识别目标实施可能产生的负面影响，并在可行的情况下采取措施减少这些负面影响

Identify possible negative impacts of target implementation and take steps to reduce such negative impacts where feasible.

本行推进目标设定与实施所具备的要素

Bank measures to facilitate the establishment and implementation of targets

为积极响应和支持国家提出的“双碳”目标，本行已将绿色金融上升为全行发展重要战略，着力打造绿色金融特色品牌，并每年制定绿色信贷业务增长目标。

In order to actively respond to and support the dual carbon goals put forward by the PRC, Bank of Beijing, has elevated green finance to a key development strategy, strove to construct a distinctive financial brand, and established annual growth targets for its green credit business.

本行已构建起回应利益相关方诉求与关切的责任模型，并在此基础上积极响应 17 项联合国可持续发展目标（SDGs）。

Bank of Beijing has constructed an accountability model that responds to the demands and concerns of stakeholders, and actively responded to the 17 SDGs on this basis.

本行全面推进新一代信息技术在全行各个领域的企业级应用，推动全行经营管理、营销管理、研发管理的数字化、智能化、平台化、生态化重构。

Bank of Beijing comprehensively drives the enterprise-level application of next-gen information technology in a variety of fields, and furthers the digital, intelligent, platform-based, and ecosystem transformation of its operations management, marketing management, and R&D management.

本行坚持治理透明、管理规范、诚信经营、内控严密，构建起完善的法人治理结构、健全的制度体系。

Bank of Beijing adheres to the principles of transparent governance, standardized management, honest operations, and strict internal controls, and has constructed a sound corporate governance structure and institutional system.

本行推进全面风险管理制度，同时积极利用大数据技术进行风险识别和监测。

Bank of Beijing furthers its comprehensive risk management system, and actively uses big data technology to identify and monitor risks.

步骤三：透明与负责*Step 3: Transparency and Accountability***具体要求***Specific requirements*

在贵行现有的报告中披露贵行《负责任银行原则》的实施情况，评估贵行取得的进展，并开展报告审验。

Disclose the implementation of PRBs in existing reports, evaluate progress, and conduct report verification.

**评估情况***Assessment status***上市至今，本行定期公开发布独立社会责任报告，已连续**

Since its listing, we have regularly published independent social responsibility reports (CSRs) for 14 consecutive years to disclose ESG-related information.

14^年



披露环境、社会及治理相关信息，持续关注本行经营活动带来的社会影响及披露期间的重要进展，关注政府、员工、投资者等各利益相关者的相关诉求并采取回应措施。

We have continued to focus on the social impact of its business activities and key progress during the disclosure period, paid attention to the relevant demands of the government, employees, investors, and other stakeholders, and taken appropriate response measures.

2021年，本行强化业务和科技条线联动，以数字化转型统领全行“五大转型”，加强金融科技对绿色金融业务推动与管理赋能，启动绿色金融管理系统建设项目，并将环境效益测算和环境信息披露作为重要功能需求之一，积极迎合监管政策要求，努力做好碳核算和信息披露工作。

In 2021, we have strengthened the integration of technology and operations, led “five major transformations” through digital transformation, strengthened the facilitation and management of green finance business through fintech, launched a green finance management system construction project, regarded environmental benefit calculation and information disclosure as a key functional requirement, actively met the requirements of regulatory policies, and strove to do a good job in carbon accounting and information disclosure.

以数字化转型统领五大转型

Lead “five major transformations” through digital transformation

**发展模式**

Development mode

**业务结构**

Business structure

**客户结构**

Customer structure

**营运能力**

Operational capacity

**管理方式**

Management style

关键ESG绩效

Key ESG Performance

关键指标 Key Indicator	单位 Unit	2021 年 2021
环境维度 Environmental (E)		
绿色办公运营¹ Green Office Operations ¹		
营业、办公活动所消耗的水 Water consumed by business and office activities	立方米 Cubic meter	151,529.00
营业、办公所消耗的电力 Electricity consumed by business and office activities	度 Kilowatt-hour	43,979,126.00
营业、办公所消耗的燃气 Gas consumed by business and office activities	立方米 Cubic meter	1,401,039.30
购买的采暖（制冷）服务所消耗的燃料（升）/ 或外购热力（百万千焦） Fuel (liters) consumed by purchased heating (cooling) services/or purchased heating (million kilojoules)		41,735.69
温室气体排放² Greenhouse Gas Emissions ²		
直接温室气体排放（范围一） Direct greenhouse gas emissions (scope 1)	吨二氧化碳当量 CO ₂ equivalent (tons)	2,645.62
间接温室气体排放（范围二） Indirect greenhouse gas emissions (scope 2)		26,563.39
温室气体排放总量 Total greenhouse gas emissions		29,209.01

关键指标
Key Indicator

单位
Unit

2021 年
2021

绿色金融业务³
Green Finance Business³

绿色信贷余额 Green credit balance	亿元 RMB 100 million	477.40
绿色信贷客户 Green credit customers	户 Customers	1,108.00
绿色信贷占比 Proportion of green credit	百分比 %	5.00
持有绿色债券余额 Held green bond balance	亿元 RMB 100 million	34.20

① 绿色办公运营数据仅统计总行层面。
Green office operation data is only collected at the Head Office level.

② 温室气体排放数据为总行层面。
Greenhouse gas emissions data is only collected at the Head Office level.

③ 绿色金融业务数据均采用中国人民银行统计口径。绿色信贷不含个人贷款。
Green finance business data adopts the statistical standard of the People's Bank of China. Green credit does not include personal loans.





关键指标
Key Indicator

单位
Unit

2021 年
2021

社会维度
Social (S)

普惠金融贷款余额

Inclusive finance loan balance

亿元

RMB 100 million

1,261.12

小微业务特色支行

Small and micro enterprise
distinctive branches

科技特色支行（家）

Science and technology
branches

家

Quantity

26

文化特色支行（家）

Cultural branches

家

Quantity

22

员工总数

Number of employees

人

People

16,526

女性员工占比

Percentage of female employees

百分比

%

58%

公益慈善捐赠和赞助总额

Total charitable donations and sponsorships

万元

RMB 10,000

9,831



关键指标
Key Indicator

单位
Unit

2021 年
2021

治理维度
Governance (G)

资产总额 Total assets	亿元 RMB 100 million	30,589.59
客户贷款及垫款总额 Total customer loans and advances		16,732.38
客户存款 Customer deposits		16,993.37
营业收入 Operating revenue		662.75
净利润 Net profit		222.26
基本每股收益 Basic earnings per share	元 RMB	1.02

负责任银行 (PRB) 原则

Principles for Responsible Banking (PRB) Index

指标内容
Requirements

回应摘要
Summary of the Bank's response

对应披露内容索引
References to the Bank's full response

原则 1: 一致性 Principle 1: Alignment

1.1
描述银行业务模式, 包括所服务的主要客户群体、提供的主要产品和服务类型、提供融资的主要行业 / 技术 / 活动类型, 以及贵行主要经营或提供融资的地理区域范围。

Describe your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.

本行是全国首家资产规模突破 3 万亿元的城市商业银行, 被人民银行、银保监会纳入国内系统重要性银行, 主要业务覆盖北京、天津、上海、西安等十余个中心城市, 拥有 600 多家分支机构。为零售客户、中小企业客户、大型企业客户和政府等利益相关方提供贷款服务、发行金融债券、结算服务、买卖政府债券等优质金融产品和服务。其中, 本行能够提供优质绿色金融专业服务, 及时跟进企业在清洁能源、环境治理、节能减排等方面的融资项目, 支持包括在绿色金融债、碳中和债等方面的发债需求。

Bank of Beijing is the first city commercial bank in China to pass the RMB 3 trillion threshold for asset size. It is listed as a domestic systemically important bank by the People's Bank of China (PBOC) and China Banking and Insurance Regulatory Commission (CBIRC). The Bank has over 600 branches in over 10 major cities, including Beijing, Tianjin, Shanghai and Xi'an. The Bank provides retail customers, SMEs, large companies, governments and other stakeholders with first-class products and services, including loan and settlement services, issuance of financial bonds and the trading of government bonds. Specifically, the Bank is able to offer high-quality green finance services. It pays close attention to corporate financing projects in such areas as clean energy, environmental stewardship, and energy conservation and emission reduction, and helps meet the demand for issuing green finance bonds, carbon-neutral bonds, etc.

本行坚持为客户创造价值, 为股东创造收益, 为员工创造未来, 为社会创造财富, 在归位尽责中擦亮了自己的初心, 践行了自身的使命。本行全力支持首都经济社会发展, 北京地区贷款余额、纳税贡献、人民银行“稳企业保就业”资金投放均排名市管银行第一; 本行聚焦社保、医疗、教育、公积金等关键民生领域提升金融服务的“人民性”“普惠性”, 让人民群众在解决一件件“关键小事”过程中感受到北京银行服务的温暖。

The Bank spares no effort to provide value for customers, deliver returns to shareholders, build a future for employees, and create wealth for society. It stays true to its aspirations while performing its mission and responsibility. The Bank fully supports the economic and social development of the capital city. It ranked first among municipally managed banks in terms of loan balance, tax contribution, and financial support for “stabilizing enterprises and preserving employment” as required by the PBOC. The Bank focuses on social security, medical care, education, provident housing fund and other key areas of people's livelihood, to make sure its “people-oriented” and “inclusive” financial services can meet the “big little needs” of customers.

* 关于本行的最新年度经营财务数据请阅览本行 2021 年度报告。

*Please refer to the Bank's Annual Report 2021 for its latest financial results.

关于我们
About us

2.1
服务实体经济
Serving the real economy

1.2
描述银行现有战略 / 计划调整战略如何与联合国可持续发展目标 (SDGs)、《巴黎气候协定》以及国家和地区相关框架中所述的社会目标保持一致, 并为之做出贡献。

本行制定并发布《北京银行“十四五”时期发展规划和二〇三五年远景目标纲要》, 其中明确提出要大力发展绿色金融业务, 并将构建绿色发展格局列为全行工作的重要指导思想。本行积极响应国家和北京市关于“碳达峰、碳中和”目标的重要决策部署, 突出业务低碳发展导向, 全面响应联合国可持续发展目标 (SDGs) 17 项议题, 与《巴黎协定》所述社会目标保持一致。

The “Bank of Beijing”'s Development Plan for the 14th Five-Year Plan Period and Outline of Long-Range Objectives Through the Year 2035” issued by the Bank identifies “green development” as a guiding principle of the Bank and calls for a Bank-wide effort to vigorously develop green finance. The Bank actively responded to the major decisions of the State and Beijing Municipality on “carbon peak and carbon neutrality”. It emphasized low-carbon development and aligned itself with the 17 SDGs as well as the social goals stated in the Paris Agreement.

1.1
绿色金融战略规划
Strategic planning on green finance

3.3
责任管理
Responsibility management

指标内容 Requirements	回应摘要 Summary of the Bank's response	对应披露内容索引 References to the Bank's full response
Describe how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.	<p>本行梳理并研究国家和地方框架及政策文件，包括《中华人民共和国国民经济和社会发展第十四个五年规划和2035年远景目标纲要》、《关于构建绿色金融体系的指导意见》、《关于促进应对气候变化投融资的指导意见》等。</p> <p>The Bank collected and studied national and local frameworks and policy documents, including the "Outline of the 14th Five-Year Plan for National Economic and Social Development and the Long-Range Objectives Through the Year 2035", the "Guiding Opinions on Building a Green Financial System", and the "Guiding Opinions on Promoting the Investment and Financing in Response to Climate Change".</p>	

原则 2：影响和目标设定

Principle 2: Impact and Target Setting

<p>2.1</p> <p>影响分析 Impact Analysis</p> <p>说明贵行已通过影响分析识别其（潜在）正面和负面影响最大的领域。</p> <p>Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis.</p>	<p>经过利益相关方议题重大性分析，本行确定了与可持续发展最相关的挑战和优先事项，例如“经济适用的清洁能源”“气候行动”“体面工作和经济增长”“可持续城市和社区”等，并针对这些事项采取积极行动。</p> <p>Based on stakeholder issue materiality analysis, the Bank identified the top sustainability challenges and laid down the priorities, such as "affordable and clean energy", "climate action", "decent work and economic growth", and "sustainable cities and communities", and took positive action on these issues.</p> <p>在环境维度，本行加大绿色信贷支持力度，并通过影响分析清洁能源、清洁生产、绿色交通、绿色建筑、基础设施绿色升级、产业园区绿色升级、节能环保、生态环境、绿色服务等重点支持产业。</p> <p>Regarding the environmental component of ESG, the Bank increased green credit support and, as its impact analysis suggested, directed its resources to key industries such as clean energy, clean production, green transportation, green building, green upgrading of infrastructure, green upgrading of industrial parks, energy conservation and environmental protection, ecological stewardship, and green services.</p> <p>在社会维度，将金融服务乡村振兴纳入本行党建指导思想和北京银行“十四五”时期发展规划，成立助力乡村振兴工作领导小组，以扎实推进集体经济薄弱村帮扶工作为重点，坚持引资引技引智相结合，帮助村集体经济拓宽发展路径，实现良性运营发展，助力巩固拓展脱贫攻坚成果。创新“三农”金融产品，升级“富民直通车”，打造“万院计划”，在金融服务支持三农工作发展、促进共同富裕的道路上笃定前行。</p> <p>As for the social component, the Bank incorporated financial services for rural revitalization into its Party building guidelines and development plan for the 14th Five-Year Plan period, and set up a leading group for rural revitalization. To build on the success in poverty alleviation, it focused on helping villages with weak collective economy broaden development paths and enter a virtuous cycle by attracting capital, technology and talents. The Bank innovated in "San Nong (Three Rural Issues)" financial products, upgraded the "Wealthy Farmer Vehicle" and launched the "Ten Thousand-Courtyard Plan", administering a dose of financial adrenaline for "San Nong" and common prosperity.</p> <p>此外，本行深入开展“我为群众办实事”实践活动，持续优化惠民金融服务，打造长者驿站和“尊爱版”手机银行，关爱特殊人群。强化对老龄客户等特殊人群关爱。发挥全方位服务功能，引导多层次资金流向教育、养老、慈善等领域。持续扩大减费让利成效，办理小微企业延期还本付息 4769 笔、272.7 亿元，以实际行动提升市场主体获得感、满意度。</p> <p>To better serve the people in practical ways, the Bank constantly improved its inclusive financial services and showed particular care for the vulnerable groups. For example, it set up service stations for the elderly and developed age-friendly mobile apps. The Bank showed particular care for the elderly and other vulnerable groups. The Bank offered a full range of services to guide the flow of multi-level funds to education, eldercare, charity</p>	<p>1.2</p> <p>绿色金融产品与实践 Green finance products and practices</p> <p>3.5</p> <p>可持续风险管理 Sustainable risk management</p>
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指标内容
Requirements

回应摘要
Summary of the Bank's response

对应披露内容索引
References to the Bank's full response

2.2

目标设定

Target Setting

说明贵行已针对至少两个自身业务和提供产品 / 服务 (潜在) 影响最大的领域, 设定并公布至少两个目标。目标具体、可测量 (定性或定量)、可实现、有相关性及有时限 (SMART)。

Show that the bank has set and published a minimum of two targets, which address at least two of the identified "areas of most significant (potential) impact", resulting from the bank's activities and provision of products and services. The targets must be specific, measurable (quantitatively or qualitatively), achievable, relevant, and time-bound (SMART).

说明这些目标与联合国可持续发展目标 (SDGs)、《巴黎气候协定》目标以及国际、国家或地区其他相关框架保持一致, 并推动做出更大贡献。银行应该确定一个基线 (针对特定年份进行评估), 并根据基线设定目标。

Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.

说明银行已经分析并确认了所设定目标可能对可持续发展目标 (SDGs) / 气候变化 / 社会目标的产生的重大 (潜在) 负面影响, 并在可行的情况下采取相关措施, 尽可能地减少这些负面影响, 提升净正面影响。

and other fields. The Bank constantly expanded the benefits of its fee reduction campaign. It approved 4,769 deferred payments of debts amounting to a total of RMB 27.27 billion, much to the satisfaction of small and micro enterprises, among other market players.

在环境领域, 本行设定了绿色贷款规模目标, 即在未来三年内, 绿色贷款在公司贷款中规模占比超过 25%, 旨在全力打造绿色金融全面领先的城市商业银行。本行制定《2022 年授信业务指导意见》, 将绿色金融作为优先投放领域, 明确要求提升绿色金融业务占比, 明确绿色金融重点投向, 完善绿色产业行业信贷政策。

Regarding the environmental component of ESG, the Bank set a target for the scale of green loans: in the next three years, green loans will account for more than 25% of corporate loans. It aimed to become a leading city commercial bank in green finance across the board. The Bank's "2022 Guiding Opinions on Credit Business" (the "2022 Guiding Opinions") have identified green finance as a priority business to develop, explicitly required an increase in the proportion of green finance, specified the key targets of green finance, and improved the credit policies for green sectors.

2021 年, 本行及时跟进企业在清洁能源、环境治理、节能减排等方面的融资项目, 包括在绿色金融债、碳中和债等方面的发债需求, 投资绿色债券 4 笔, 金额 4.2 亿元, 助力绿色产业转型升级。同时《2022 年授信业务指导意见》把绿色信贷作为优先支持领域, 明确绿色信贷政策导向, 加大对节能环保、低碳经济、循环经济、清洁能源等领域的支持力度; 将环境风险、社会风险、安全生产要求纳入授信全流程, 坚决落实“环保一票否决”要求。

In 2021, the Bank paid close attention to corporate financing projects in such areas as clean energy, environmental stewardship, energy conservation and emission reduction. It also followed up on the demand for issuing green finance bonds, carbon-neutral bonds, etc. To facilitate green transition industries, the Bank invested RMB 420 million in four green bonds. The "2022 Guiding Opinions" also prioritizes the development of green finance, emphasizes the need to intensify support for such areas as energy conservation and environmental protection, low-carbon economy, circular economy, and clean energy, and integrates environmental risk, social risk, safe production requirements and veto power of environment protection in the whole process of credit granting.

本行为实现打造绿色金融全面领先的城市商业银行这一目标, 与清洁能源、节能环保等相关企业客户密切合作, 尽可能支持企业的节能技改, 污染治理等, 增加就业岗位, 提高企业核心竞争能力, 实现绿色低碳产业升级转型。

To achieve the goal of building a leading city commercial bank in green finance, the Bank worked closely with its corporate customers in clean energy, energy conservation and environmental protection and other related sectors on energy-saving technological reform, pollution control, etc. Such cooperation served not only to improve the core competitiveness of the companies, but to facilitate low-carbon, green transformation of the sectors as well. Better still, it created new jobs.

在社会领域, 本行的目标是重点布局《北京市“十四五”时期高精尖产业发展规划》提出的新一代信息技术、医药健康等十大战略性新兴产业, 积极支持高新技术企业、“专精特新”中小企业、新三板挂牌和北交所企业等创新发展。此外, 本行对就业作出重要贡献, 坚持金融服务实体经济, 支持小微企业、科技、文化创意产业发展, 积极创造就业机会, 促进企业与社会和谐发展。

As for the social component, the Bank aimed to focus on ten strategic emerging industries, such as the next generation of information technology and medicine and health proposed in the "High-Tech Industry Development Plan for the Beijing 14th Five-Year Plan Period", and actively support the innovation and development of high-tech enterprises, "professional, excellent, special, and innovative" small- and medium-sized enterprises, and enterprises listed on the National Equities Exchange and Quotations (NEEQ) and Beijing Stock Exchange. Also, the Bank has made important contributions to employment. It adhered to financial services for the real economy, supported the development of small and micro enterprises in technology, cultural, and creative sectors, played an active part in creating jobs, and promoted the harmonious development of enterprises and society.

1.1

绿色金融战略规划
Strategic planning on green finance

1.2

绿色金融产品与实践
Green finance products and practices

2.1

服务实体经济
Serving the real economy

指标内容 Requirements	回应摘要 Summary of the Bank's response	对应披露内容索引 References to the Bank's full response
<p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<p>基于上述分析，结合自身贷款组合现状，本行制定《北京银行 2021 年授信业务指导意见》和《北京银行 2021 年授信业务补充指导意见》，应对国内需求收缩等挑战，推动支持可持续发展目标的实现。</p> <p>Based on the above analysis and the current status of its loan portfolio, the Bank formulated the "Guidance Opinions on Credit Granting Business of Bank of Beijing in 2021" and the "Supplementary Guidance on Credit Granting Business of the Bank of Beijing in 2021" to address challenges such as contraction in domestic demand and promote the achievement of SDGs.</p>	
<p>2.3 目标实施和监测计划 Plans for Target Implementation and Monitoring</p> <p>说明贵行为达到设定的目标，已设定了阶段性目标并制定了行动方案。</p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>说明贵行已经建立了衡量和监测目标实施进度的方法，相关关键绩效指标的定义、定义的任何变动以及基线的任何重设都应公开披露。</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>在目标实施绩效分析和风险跟踪监测方面，本行计划采取的措施和行动包括：制定并实施客户风险管理相关的有效政策和流程。在贷中审查和贷后检查环节，通过定期或不定期风险提示、现场非现场检查等方式，针对宏观、系统性风险加大预警排查力度，排查识别潜在问题客户，持续强化动态风险管控。同时，针对已存在重大环境和社会风险的客户，本行会定期通过公开信息查询等方式获取其环境风险具体信息，并按“黑名单”标准处理相应业务。</p> <p>In terms of performance analysis and risk tracking and monitoring, the Bank planned to develop and implement effective policies and processes related to customer risk management. In the process of in-loan review and post-loan inspection, the Bank increased early warning and inspection efforts for general and systemic risks through regular and intermittent risk notifications, on-site and off-site inspections, and other measures to identify potential problematic customers and continuously strengthen dynamic risk management and control. For customers with major environmental and social risk, the Bank regularly obtained specific information on such risks through public information inquiries and other methods, and handled such enterprises in accordance with its "blacklist" standard.</p> <p>在贷前准入和调查环节，2021 年，本行将环境风险、社会风险、安全生产要求纳入授信全流程，坚决落实“环保一票否决”要求，坚决限制或退出涉及淘汰落后产能、环保不达标企业。一方面，在尽职调查报告中明确了解行业风险及环保政策影响、项目的环保风险，在授信审批中严格按照信贷政策中客户准入底线标准中的环保指标进行审核。另一方面，针对钢铁、有色、煤炭、建材、化工、纺织等环境风险较高的“两高一剩”行业，严格按照国家要求制定准入标准。</p> <p>In terms of pre-loan onboarding and investigations, in 2021, the Bank incorporated environment, social, and safe production requirements into its entire credit granting process, resolutely implemented the veto power for environmental protection, and restricted or withdrew from enterprises with outdated production capacity or failing to meet environmental protection standards. In its due diligence reports, the Bank clearly understood industry risks, the impact of environmental protection policies, and the environmental protection risks of projects. In its credit approval process, the Bank strictly followed the environmental protection indicators of the customer onboarding standards of its credit policies. For "energy-intensive, high emission, and overcapacity" industries with high environmental risk such as iron and steel, non-ferrous metals, coal, construction materials, chemicals, and textiles, onboarding standards have been formulated in strict accordance with national requirements.</p> <p>此外，本行实施气候风险压力测试，开展影响分析，分析本行在实现“碳达峰，碳中和”目标过程中应对转型风险的能力，重点考察高碳行业碳排放成本上升对银行持有的高碳行业信贷资产质量和资本充足率水平的影响，强化客户环境风险分类管理。</p> <p>Also, the Bank conducted a climate risk stress test and an impact analysis, in which it assessed its ability to cope with transition risks in the process of achieving the dual carbon goals and examining, among others, the impact of rising carbon emissions costs in high-carbon industries on the quality of credit assets and capital adequacy ratios of the Bank. In doing so, the Bank strengthened classification and management of customers' environmental risks.</p>	<p>3.1 战略规划 Strategic planning</p> <p>3.5 可持续风险管理 Sustainable risk management</p>

指标内容
Requirements

回应摘要

Summary of the Bank's response

对应披露内容索引
References to the Bank's full response

2.4

目标实施进展

Progress on Implementing Targets

针对每个目标：说明贵行已经落实所制定的目标实施行动。或解释为何未落实相关行动或为何需调整行动，以及贵行如何调整其计划以达到既定目标。

For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target. Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.

报告贵行过去 12 个月（在签署后首次披露时最多可以覆盖 18 个月）目标实施进展以及其产生的影响。（在适当可行的情况下，银行应包括量化披露）

Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)

绿色金融方面，截至 2021 年末，本行绿色贷款余额 477.4 亿元，较年初增长 215.2 亿元，增幅 82.1%，累计服务客户数超千户，其中清洁能源产业贷款同比增长 104.7%，增速位居主要银行前列。从具体的绿色贷款资金投向情况来看，投向基础设施绿色升级产业的资金占比最高，余额为 180.6 亿元；其次分别是：清洁能源产业，余额 144.9 亿元；节能环保产业，余额 94.9 亿元；生态环境产业，余额 27.5 亿元；清洁生产产业，余额 25.4 亿元；绿色服务产业，余额为 1.1 亿元。2022 年 3 月，经上海环境能源交易所对本行上海分行本部 2021 年度运营层面碳中和进行认证，本行上海分行成为上海市首家实现 2021 年度运营层面碳中和的“绿色银行”。

In terms of green finance, as of the end of 2021, the Bank's balance of green loan amounted to RMB 47.74 billion, up RMB 21.52 billion or 82.1% as compared with the beginning of the year. The customer base exceeded 1,000. Loan for clean energy grew by 104.7% year on year, faster than most of the major banks. As to the targets of specific green loans, the largest portion of the loan balance went to the sector of green infrastructure upgrading, with a balance of RMB 18.06 billion. It was followed by: clean energy sector, with a balance of RMB 14.49 billion; energy conservation and environmental protection sector, with a balance of RMB 9.49 billion; ecological environment sector, with a balance of RMB 2.75 billion; clean production sector, with a balance of RMB 2.54 billion; and green service sector, with a balance of RMB 110 million. In March 2022, Shanghai Environment and Energy Exchange recognized the carbon-neutral operations of Bank of Beijing Shanghai Regional Branch in 2021. Shanghai Regional Branch became the first "green bank" in Shanghai with carbon-neutral operations in 2021.

科创金融方面，本行与人行营管部、市经信局联合打造两款针对中小微企业专属信贷产品——创新型小微企业贷款产品和“高精尖”双益贷产品，加大中小微企业贷款投放；推出线上标准化产品“科企贷”，引入知识产权评价要素，为科技企业提供线上小额信用贷款；针对专精特新企业、新三板挂牌及北交所上市企业制定金融专属服务方案。截止 2021 年末，全行科创金融贷款余额 1607.5 亿元，户数 7150 户。

In terms of sci-tech innovation finance, the Bank, together with the PBoC Operations Office and Beijing Municipal Bureau of Economy and Information Technology, created two exclusive loan products for micro, small and medium enterprises - loans for innovative SMEs and "double benefit" loans for high-tech companies. Also, the Bank launched a standardized product online to provide small credit loans for tech companies based on IP assessment, along with exclusive financial solutions for "professional, sophisticated, special, and innovative" SMEs and enterprises listed on NEEQ and Beijing Stock Exchange. As of the end of 2021, The Bank's sci-tech innovation finance balance was RMB 160.75 billion, supporting 7,150 enterprises.

1.2

绿色金融产品与实践
Green financial products and Practice

2.1

服务实体经济
Serving the real economy

1.4

绿色低碳运营
Green and low-carbon operation

原则 3：客户与顾客

Principle 3: Clients and Customers

3.1

概述为促进与顾客之间负责任的关系，贵行已实施和/或计划实施的政策与做法。概述已执行的（和/或计划的）方案和措施、其规模以及（在可能的情况下）其结果。

Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should

本行印发《北京银行消费者权益保护工作管理规定》《北京银行消费投诉管理规定》等一系列消费者权益保护体系文件，为总分支三级机构有序开展消费者权益保护工作提供了制度保障。

The Bank issued a series of consumer rights protection policies such as the "Regulations on the Protection of Consumer Rights and Interests of the Bank of Beijing" and the "Regulations on the Management of Consumer Complaints of the Bank of Beijing", providing an institutional guarantee for orderly consumer rights protection efforts in the Head Office, regional branch and branch levels.

本行各大网点还充分利用配套设备，通过柜台折页、电子屏等随时随地宣传金融知识，并托官方网站、微信公众号等各类自有渠道，及时发布金融宣教知识及风险提示案例，让消费者树立价值投资、理性投资和风险防范意识。

The Bank's branches made full use of supporting equipment. They publicized financial knowledge anytime and anywhere through counter posters, electronic screens, and other means, and used official website, WeChat official account, and other channels to release financial knowledge and risk warnings in a timely basis, thereby ensuring that consumers develop a sense of value investment, rational investment, and risk prevention.

2.1

服务实体经济
Serving the real economy

2.2

品质服务
Quality services

指标内容 Requirements	回应摘要 Summary of the Bank's response	对应披露内容索引 References to the Bank's full response
<p>include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>本行定期对总行部门及分支机构进行考核，以科学管理与高效激励引导全行进行内部自律，为消费者权益保护事业添砖加瓦。</p> <p>The Bank regularly assesses its Head Office departments and regional branches. Through scientific management and effective incentives, it offers guidance on bank-wide self-discipline to better protect consumer rights.</p>	
<p>3.2</p> <p>描述贵行如何和 / 或计划如何与客户和顾客合作，以鼓励可持续发展实践，促进经济活动可持续发展。</p> <p>Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities.</p>	<p>在加强人才队伍建设方面，本行紧密围绕服务全行改革发展任务，制定“十四五”人才发展专项规划，从战略高度谋划人才队伍建设，通过培训帮助员工与客户和顾客就自身经营活动的环境、社会等影响开展沟通。</p> <p>The Bank formulated a strategic plan for talent development in the 14th Five-Year Plan period, as part of the Bank's reform and development campaign. It also trained employees to communicate with customers about the environmental and social impacts of their business activities.</p> <p>在加强绿色金融服务创新方面，本行为客户提供丰富的绿色金融产品和服务，发行全国首单“碳中和”小微金融债券 20 亿元，落地北京市首笔碳配额质押贷款，助力全国首批、北京市首笔公募 REITs “首钢绿能”项目成功募集。本行《2022 年授信业务指导意见》将绿色金融作为优先投放领域，强调加大对节能环保、低碳经济、循环经济、清洁能源等领域的支持力度。</p> <p>In terms of green finance innovation, the Bank provided customers with a wide range of green financial products and services. For example, it issued the first “carbon-neutral” bonds of RMB 2 billion in China for small and micro enterprises, and the first carbon-emission-allowance-pledged loan in Beijing. It also helped Shougang Group raise funds for its “green energy” project through public offering of Beijing's first and one of China's earliest real estate investment trusts (REITs). The “2022 Guiding Opinions” of the Bank makes green finance a priority and emphasizes the need to intensify support for such areas as energy conservation and environmental protection, low-carbon economy, circular economy, and clean energy.</p> <p>在倡导绿色发展理念方面，制定《北京银行节能降耗实施方案》，倡导员工从实际出发、从小事开始、从身边事做起，低碳绿色出行，扎实推进垃圾分类工作，实施绿色办公、绿色采购，全力打造绿色环保办公环境。</p> <p>As far as green development goes, the Bank believes that nothing is too small to start with. The “Implementation Plan of Bank of Beijing for Energy Conservation and Consumption Reduction” was formulated to call for low-carbon mobility, waste sorting, green office and green procurement, so the Bank can do its best to create a green working environment.</p>	<p>1.1 绿色金融战略规划 Strategic planning on green finance</p> <p>1.2 绿色金融产品与实践 Green finance products and practices</p> <p>2.3 员工权益 Employee rights</p> <p>3.5 可持续风险管理 Sustainable risk management</p>

原则 4：利益相关方

Principle 4: Stakeholders

<p>4.1</p> <p>描述为实施《原则》和提升贵行影响，贵行与哪些利益相关方（或利益相关方的群体 / 类型）开展意见征询、沟通、协作或合作。概述贵行如何识别利益相关方、解决了哪些问题、取得了哪些成果。</p> <p>Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>本行高度重视利益相关方诉求，识别出包括政府、监管机构、投资者、客户、员工、公众等各类内外部利益相关方，通过内外部调研访谈等方式，识别出对本行有实质性影响的重大 ESG 议题。</p> <p>The Bank attached great importance to stakeholder concerns. The internal and external stakeholders it identified include the government, regulators, investors, customers, employees, and the public. Through internal and external surveys and interviews, it also identified the ESG issues with a substantial impact on the Bank.</p> <p>本行已构建起回应利益相关方诉求与关切的责任模型，并在此基础上积极响应联合国可持续发展目标。通过总行专业部室和总分联动的机制，将利益相关方关切的重要 ESG 议题纳入本行的整体发展战略、年度发展计划以及日常运营活动之中。</p> <p>The Bank has constructed an accountability model that responds to the demands and concerns of stakeholders, and actively responded to the SDGs on this basis. Through coordinated actions of the Head Office and regional branches, key stakeholder ESG concerns were incorporated into the Bank's overall development strategy, annual development plan, and day-to-day operations. The Bank continued to serve its customers, empower its employees and contribute to society. It created new prospects for high-quality development on the basis of promoting economic, social and environmental sustainability.</p>	<p>3.3 责任管理 Responsibility management</p> <p>专题 打造负责任银行 Special Report: Building a Responsible Bank</p>
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原则 5: 公司治理与银行文化
Principle 5: Governance & Culture

5.1

描述为管理重大（潜在）正面和负面影响、有效落实《原则》，贵行实施或计划实施的相关治理架构、政策和流程。

Describe the relevant governance structures, policies and procedures your bank has in place/its planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.

本行已构建“三会一层”现代公司治理架构，股东大会为最高权力机构、董事会为决策机构、监事会为监督机构、高级管理层为执行机构。在董事会下设战略、关联交易、风险管理、审计、提名与薪酬六个专门委员会，监事会下设提名、监督委员会两个专门委员会。其中，董事会负责定期评估并完善本行公司治理，维护金融消费者和其他利益相关者合法权益，并对本行《社会责任报告》进行审议。

The Bank established a modern corporate governance structure of "the Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and Senior Management," in which the Shareholders' General Meeting is the supreme organ of authority, the Board of Directors is the decision-making body, the Board of Supervisors is the supervisory body and the Senior Management is the executive body. There are six special committees under the Board of Directors, responsible for strategy, related party transactions, risk management, auditing, nomination, and remuneration respectively, along with special committees for nomination and supervision under the Board of Supervisors. In particular, the Board of Directors is responsible for regularly evaluating and improving corporate governance, safeguarding the legitimate rights and interests of financial consumers and other stakeholders, and reviewing the Bank's "Social Responsibility Report".

本行积极跟踪监管政策要求、市场形势变化、客户服务需求、技术发展趋势，持续动态优化总行的部室设置，逐步形成科学分工、高效协同、权责匹配的总行组织架构体系。

The Bank followed closely regulatory policy requirements, changes in market conditions, customer service demands, and technological development trends. It continued to dynamically optimize the organizational structure of its Head Office, and has gradually formed a head office organizational structure with scientific division of labor, efficient coordination, and rational rights and responsibilities.

本行明确了可持续发展战略规划、治理架构及责任管理体系，还在各级建立有效和问责的体制，做好合规内控及廉洁文化，严格落实可持续风险管理。

The Bank clarified its strategic plan for sustainable development, governance structure, and responsibility management system, and established effective and accountable systems at all levels, implemented internal compliance controls and a clean governance culture, and strictly implemented sustainable risk management.

3.2

治理架构
Governance structure

专题 打造负责任银行
Special Report: Building a Responsible Bank

5.2

描述为在员工中形成负责任的银行文化，贵行已实施或计划实施的倡议和措施。概述相关能力建设、薪资结构和绩效管理相关因素的纳入情况、领导沟通等方面。

Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.

本行积极推进《负责任银行原则》签署成员的申报工作，并对有效落实原则的三个关键性步骤进行自我评估，目前已成功签署该原则。

The Bank proactively prepared for the signing of the "Principles for Responsible Banking" and conducted self-assessments on three key steps to effectively implement the PRBs. The Bank has successfully become a signatory to the PRBs.

本行开展常态化专题培训，提升全行绿色贷款统计专职人员专业水平。

The Bank offered regular training sessions to improve the professionalism of its full-time green loan statisticians.

本行鼓励和引导员工在工作中从服务客户、热心公益、绿色运营等多角度理解和践行负责任银行原则的具体要求。

The Bank encouraged and guided its employees to practice the specific PRB requirements from various perspectives in their work, such as serving customers, being enthusiastic about public welfare, and green operations.

1.3

绿色金融研究与合作
Green finance research and cooperation

2.2

品质服务
Quality service

2.4

社会公益
Social welfare
专题 打造负责任银行
Special Report: Building a Responsible Bank

5.3

说明贵行具备落实《负责任银行原则》的治理架构，包括：

Show that your bank has a governance structure in place for the implementation of the PRB, including:

本行各部门已针对绿色金融、节能降耗等方面设定了明确目标，并积极设计和落实目标实施方案和计划。

All departments of the Bank set clear targets for green finance, energy conservation and consumption reduction. They also proactively designed and carried out the implementation plans.

1.1

绿色金融战略规划
Strategic planning on green finance
专题 打造负责任银行
Special Report: Building a Responsible Bank

指标内容

Requirements

a) 目标设定和实施行动

a) target-setting and actions to achieve targets set

b) 在目标或阶段性目标没有达成或发现未预估到的负面影响时，采取补救措施

b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected

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此外，本行在各级建立起有效和问责的体制，修订完成《北京银行问责制度》，构建本行内容协调、流程清晰、配套完备、有效管用的责任追究制度体系。同时，组织开展国资委违规投资责任追究自查工作，严格落实合规内控及廉洁文化工作和可持续风险管理。

The Bank established its accountability systems at various levels with coordinated content, clear procedures, complete supporting measures, and effective implementation. Also, it carried out self-assessment on irregular investment as required by the State-owned Assets Supervision and Administration Commission of the State Council, strictly implemented compliance and internal control, built a clean governance culture, and managed sustainability risks.

对应披露内容索引

References to the Bank's full response

3.4

商业道德

Corporate ethics

原则 6：透明与责任意识

Principle 6: Transparency & Accountability

6.1

《负责任银行原则》的实施进展

Progress on implementing the Principles for Responsible Banking

说明贵行过去 12 个月（在签署后首次披露时最多可以覆盖 18 个月）

在至少两个领域设定目标并落实（请见 2.1-2.4）以外，在履行六项原则方面还取得了其他进展。

Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).

说明贵行已经考虑了与履行负责任银行六项原则相关的现有和新兴的国际 / 地区良好做法。并在此基础上，确定了与良好实践相一致的优先事项和目标计划。

Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.

说明贵行已经提升 / 正在提升现有做法，以反映和符合现有及新兴的国际 / 地区良好做法，并在履行《原则》方面有所进展。

Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.

本行通过联合政府部门、科研院所、生态产品投融资交易平台、第三方专业环评中介服务机构等渠道，打造绿色金融生态圈，为绿色企业提供资金支持、政策研究、交易撮合、信息咨询、项目评估、技术推广等综合性服务方案，力争落地多项全国首单的创新金融产品，加大绿色金融供给，并提升绿色金融影响力。

The Bank established a green finance ecosystem through cooperation with government departments, research institutes, ecological product investment and financing trading platforms, and third-party professional EIA agencies. It provided green enterprises with comprehensive services, including financial support, policy research, business matchmaking, information consultation, project evaluation, and technology promotion. It also rolled out a number of financial products that are never seen in the country, and increased the accessibility and influence of green finance.

本行重点打造“GBIC²”组合金融模式，打造全生态服务新模式，精准服务实体经济重点领域和薄弱环节，提升金融的适应性、普惠性和竞争力，全力构筑北京银行发展的新动能新优势。

By building the “GBIC” comprehensive financial service model, the Bank has created a new paradigm of ecosystem services. Targeting the key areas and weak links of the real economy, the Bank strove to enhance its financial adaptability, inclusiveness and competitiveness, and thereby provided new impetus for its high-quality development.

本行抢抓数字经济发展机遇，以数字人民币对民生的促进作用为根本出发点，全力推动数字人民币业务拓展，打造北京银行数字人民币业务特色亮点。

The Bank seized the opportunity of the digital economy. Seeing digital yuan (e-CNY) as a boost of people's livelihood, the Bank promoted the expansion of digital yuan as a banking business with striking features.

1.2

绿色金融产品与实践

Green finance products and practices

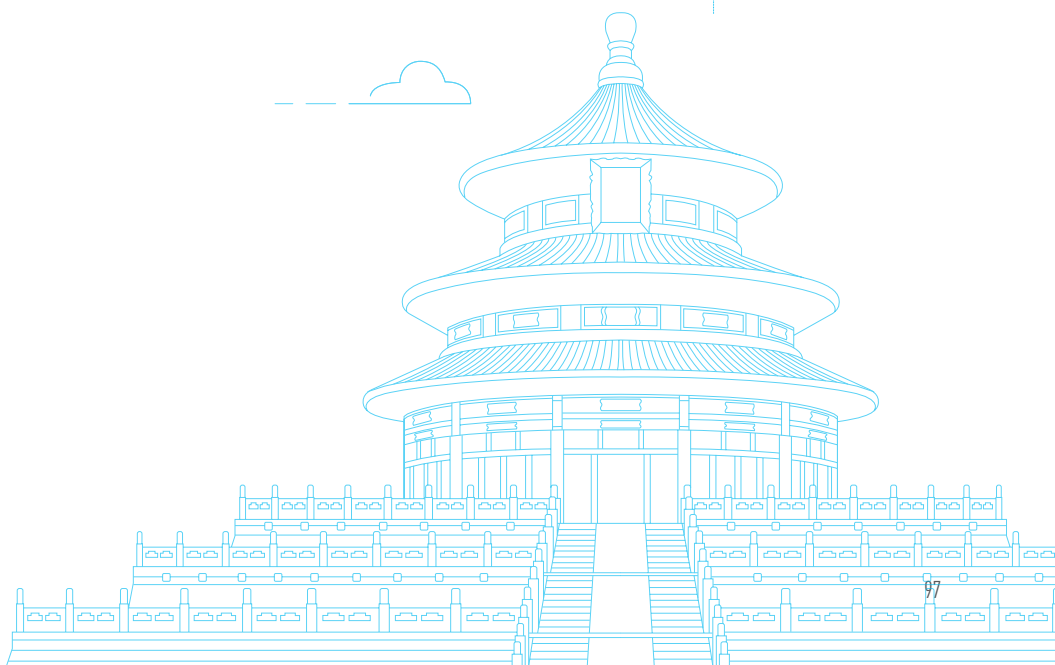
2.1

服务实体经济

Serving the real economy

专题 打造负责任银行

Special Report: Building a Responsible Bank



全球报告倡议组织 (GRI) 《可持续发展报告标准》

Global Reporting Initiative (GRI) Sustainability Reporting Standards

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意见反馈表

Feedback Form

感谢您阅读《北京银行 2021 年环境、社会和治理 (ESG) 专题报告》，为加强和利益相关方的沟通和交流，进一步提高北京银行履行社会责任的能力和水平，我们期望您通过填写反馈表，向我们提出宝贵的意见及建议，并选择以下任意方式将评论反馈给我们。

Thank you for reading the "Bank of Beijing Environmental, Social and Governance Report 2021". You are invited to complete this feedback form, leave your valuable comments and suggestions, and provide us with the feedback through any of the below methods, so that we can strengthen communication and exchanges with stakeholders and further improve our ability and capacity to fulfill our social responsibilities.



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1. 您属于以下哪种利益相关方：

Which stakeholder group do you belong to:

- 政府 Government 监管机构 Regulatory Authority 股东 Shareholder 客户 Customer
 员工 Employee 供应商 Supplier 合作伙伴 Partner 社区 Community
 环境 Environmental 其他 Other

2. 您的所在地：

You are located in:

- 中国内地 Chinese Mainland 中国港澳台地区 Hong Kong SAR, Macao SAR, or the Taiwan region
 海外 Outside of China

3. 您对本报告的总体评价：

Your overall assessment of this report is:

- 不好 Negative 一般 Average 较好 Positive 很好 Very Positive

4. 您对北京银行在环境保护方面实践的评价：

Your evaluation of Bank of Beijing's environmental protection practices is:

不好 Negative 一般 Average 较好 Positive 很好 Very Positive

5. 您对北京银行在社会责任方面实践的评价：

Your evaluation of Bank of Beijing's social responsibility practices is:

不好 Negative 一般 Average 较好 Positive 很好 Very Positive

6. 您对北京银行在公司治理方面实践的评价：

Your evaluation of Bank of Beijing's corporate governance practices is:

不好 Negative 一般 Average 较好 Positive 很好 Very Positive

7. 您认为本报告披露的信息是否准确：

Do you believe that the information disclosed in this report is accurate:

否 No 一般 Somewhat 是 Yes

8. 您认为本报告披露的信息是否完整：

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9. 您认为本报告内容和版式是否清晰易懂：

Do you believe that the content and format of this report is clear and easy to understand:

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10. 您认为本报告是否能满足您的阅读需求：

Do you believe that this report meets your reading needs:

否 No 一般 Somewhat 是 Yes

11. 您对改善和提高北京银行践行 ESG 发展理念和本报告的其他意见和建议：

Other comments and suggestions on improving and enhancing Bank of Beijing's ESG development philosophy and this report:

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